BOARD OF TRADE OF THE CITY OF TORONTO, CANADA

YEAR BOOK 1915

LIBRARY
NOV 9 1924
UNIVERSITY OF TORONTO

BOARD OF TRADE

of the

CITY OF TORONTO

CANADA

Year Book

1915

Digitized by the Internet Archive
in 2017 with funding from
University of Toronto

https://archive.org/details/botyearbook1915toro

CONTENTS.

Board of Trade—
- Belgian Relief Fund Committee Report 57
- Electrical Section Report 73
- Lumbermen's Section Report 75
- Members Enlisted for Overseas Service 67
- Members, List of ..... I–XXXI
- Officers and Committees 83
- President's Address 5
- Secretary's Report 82
- Tanners' Section Report 78
- Wholesale Dry Goods' Section Report 81

Bloor Street Viaduct 69
British Red Cross Society and Order of St. John—Trafalgar Day Campaign 61
Canada's Financial Situation 31
Canadian National Exhibition 41
Central Technical School 55
Chartered Banks' Statement, 1915 53
Field Crops of Canada, 1915 38
Mineral Production of Ontario, 1915 48
Ontario Associated Boards of Trade—Fourth Annual Meeting 64
Public Library of Toronto 51
Toronto, What It Is 66
Trade of Canada 35
Year of Plenty, 1915 36

ILLUSTRATIONS.

Bloor Street Viaduct 68, 70
Canadian National Exhibition 8, 20, 30, 40, 42, 44, 46
Central Technical School 54
Defenders of the Empire 24
Government House, Rosedale 12
Meteorological Office 50
President J. W. Woods 4
Public Library, College Street 50
Skyline, King and Yonge Streets 66
Toronto, Bird's-Eye View of 16, 26, 34, 60
Yonge Street looking North 6

MR. J. W. WOODS

President of the Board of Trade, Toronto

1915

ADDRESS OF

MR. J. W. WOODS

PRESIDENT OF THE BOARD OF TRADE
OF THE CITY OF TORONTO

To the Members of the Board of Trade of the City of Toronto:

GENTLEMEN:

The one thought uppermost in all minds is war and its surprises. Had anyone eighteen months ago predicted exactly what has since taken place, he would have been set down as an irresponsible.

Who then believed that war would relieve an industrial situation that was most critical? Who believed that war, of all things, would bring prosperity to Canada? Yet such has been unquestionably the case, and the situation is not without danger.

As business men, grouped together for public service, we should use our influence to urge governing bodies to prepare for the future—to conserve our resources—to set in operation, immediately, such forces as shall, when the inevitable period of readjustment arrives, exercise a steadying influence and avoid that dislocation of industry which will surely result if war ends and we are taken unawares.

My address will, therefore, deal first with the activities of our own Board, and secondly with those problems which must be handled wisely and with courage if our expectations concerning our country's future are to be fully realized.

I am omitting statistics almost entirely. The Annual Review of the Monetary Times, just published, gives such an exhaustive and interesting summary of Canadian conditions that my dealing with the same questions would be mere repetition. I will, however, quote the following figures, which indicate that Canada is enjoying a period of record breaking:

Toronto Customs receipts in December, $2,128,000. Previous record, $1,929,000.

Canadian "Savings Deposits" in November, $714,219,000. Previous record, $710,336,000.

First Dominion War Loan, $50,000,000. Over-subscribed by $55,000,000.

Yonge Street, Looking North, Near Corner of King Street.

Western wheat crop, 304,200,000 bushels. Previous record, 200,000,000 bushels.

Canadian exports in November, $94,436,000. Previous record for any month, $60,402,000. (Nov., 1914, $46,242,000; 1913, $59,079,000).

December bank clearings at Winnipeg $261,568,000. Previous record, $245,962,000.

C.P.R. net earnings in October, $6,579,434. Previous record for any month, $5,602,858.

Dominion Government revenue for November, $17,072,456, the largest total for one month in the country's history.

New Premises.

First let me congratulate our membership on the complete success attending our change of quarters.

The Luncheon Club was an entirely new departure for the Board, and the movement was attended with some hazard. Under the management of a strong House Committee, the Club has surpassed all expectations, and operations show a small balance on the right side after allowing for all expenses including a large proportion of the rental. The cuisine has been of a high order and every effort has been made to provide for the comfort of our members.

Many of the Board's Committees now hold their meetings at the luncheon hour, finding that business can be transacted in this way without loss of time to their private interests. Two new Sections, the Lumbermen's and Electrical Sections, have been formed. These Sections hold weekly and monthly meetings, which have been made educative by addresses by experts on subjects of particular interest to the members. Might I suggest that other Sections would find such meetings of value.

General Membership Meetings.

A Committee, under the Chairmanship of Mr. E. Holt Gurney, was entrusted with this duty early in the Fall, but owing to other movements, it was deemed inadvisable to undertake any extensive programme. Several meetings were, however, held, two on Oct. 7th and Dec. 14th being addressed by Hon. Sir Thomas White, Minister of Finance, on "Canada's Finances," and "The Financing of War Purchases in Canada"; one on Dec. 18th, addressed by Mr. R. C. Harris, Commissioner of Works, on "The Report of the Civic Transportation

Grand Plaza, Canadian National Exhibition, Looking from the Applied Arts Building.

Committee on Radial Railway Entrances and Rapid Transit for the City of Toronto"; one on Dec. 21st by the Hon. Sir Adam Beck on "The Proposed Hydro-Electric Radial Railway from Toronto to London," and one on Jan. 14th on "Recruiting," addressed by Brigadier-General W. A. Logie, Lieut.-Colonel J. T. Wright and Major M. S. Boehm. All of these meetings attracted appreciative audiences. (This promises to be an important feature of the Board's work and I would recommend that it be continued vigorously). We hope that Ministers of the Crown may from time to time use our Board as a medium for sending out their public messages. It is interesting to note that the first announcement of the Domestic War Loan was made by Sir Thomas White at the meeting which he addressed in this room in October last, and just here I would like to express the high appreciation of our membership for the invaluable services which Sir Thomas White, as Minister of Finance, has rendered to Canada and to the Empire in our time of crisis.

Traffic Department.

This, to the industrial and commercial community, is by far the most important of our Board's activities. We spend in connection with this department, $8,000.00 annually, and for every dollar of this, four-fold value is returned. Every citizen of Toronto who is engaged in trade in any important way is a debtor to our Board, whether a member or not, and I shall instance a few cases out of many where distinct savings were effected through our labors.

1. Summer Class Rates From Toronto.

At hearing in Toronto on 29th March, 1915, the railways abandoned their attempt to advance the class rates in effect between Toronto and Montreal and intermediate points. Inasmuch as the contemplated advance would have averaged 50c per ton on all traffic moving between these points by rail during the summer season, some idea may be gained of the saving effected.

2. Application by Railways for Permission to Increase Freight Rates East of Port Arthur.

This was by far the most important new question dealt with by our Traffic Department. Our Board maintained that the conditions under which the railways were then laboring were exceptional, due to lack of tonnage owing to the general business depression, but that these matters would automatically adjust themselves with the resumption of normal

business activity. The increases shown by the Canadian Pacific for the last three months of the year bear out our contention. These figures are interesting and illuminating:

	1913	1914	1915
October	$14,360,574	$9,154,142	$13,314,349
November	13,182,675	7,826,772	13,117,491
December	11,191,178	7,323,408	12,582,558
	$38,734,427	$24,304,322	$39,014,398

3. Rates on Vegetables in Refrigerator Cars.

A proposal to cancel special mileage rates and apply classification basis on vegetables when loaded in refrigerator cars, was objected to and decision finally arrived at whereby graduated charges will apply, according to mileage. Approximate savings on one commodity—potatoes—of which 2,000 cars enter Toronto annually, was $10,000 per annum.

4. Express Merchandise Receipt Form.

A clause—permitting the express companies to legislate themselves out of liability for loss, damage, or delay, when the fault was that of the railway company over whose line they operated—has been removed from the receipt form.

5. Labelling of Express Packages.

Secured regulation calling for conspicuous labelling of express packages showing whether charges collect or prepaid, so as to avoid double collection of charges.

6. Charges for Disinfecting Stock Cars.

A proposal to charge $2.50 for disinfecting box cars and single-deck stock cars, and $4.00 for double-deck stock cars, was, on representations, reduced to 75c per car. Saving to Toronto live stock and packing interests being considerable, approximating $55,000.00 a year.

7. Import Freight Rates.

Tariffs of the railways, increasing import freight rates from St. John and Portland, effective 1st December, were objected to and ordered suspended indefinitely by the Commission. The advance in the first class rate was from 39.9c to 53.5c per 100 lbs., with the other rates scaled proportionately.

8. Hydro Radial By-law.

The Traffic Department has given consideration to this By-law, which was submitted to the ratepayers on the 1st of January, and the result is well known to our members.

I may say in this connection the stand taken by your Board has had the unanimous endorsation of every member of Council who is a resident of Toronto, and I do not see that our domestic affairs should be matter of concern to others.

We had a plain duty and we did not shirk it. The By-law was rushed with undue haste and at a time when no enterprise of magnitude should have been launched. The ratepayers lacked information; the press of the city either favored the By-law or were silent regarding it. Our Traffic Department pointed out dangerous features which it contained. Who was to make these facts known to the voters? I believe every thoughtful member of our Board who views the matter fairly, whether he voted for the By-law or not, must, in his heart, approve our action. Personally, I would have lost self respect had I acted differently.

We are on record. We have Sir Adam Beck on record, and it may be that the $6,600.00 of the Board's funds which this campaign cost, will in years to come be saved to the City many times over.

9. Revised Railway Act.

A Special Committee if the Railway and Transportation Committee has under consideration the Revised Railway Act, which was submitted during 1914. The Revised Act contains many important features necessitating careful review.

In addition to the foregoing, the department has advised members of changes contemplated by the railways in the numerous supplements to the express and freight classifications. When same were detrimental to their interests, representations were made to the Commission on their behalf, the great majority of which were sustained.

The department has also lent its assistance to members in obtaining settlement of claims, and given advice as to various practices and rate questions generally, the details of which cannot necessarily be set forth.

Ocean Transportation.

Cost of transportation is of supreme importance in Canada's prosperity. The present ocean charges are abnormal, but someone—either the producer or the consumer—is paying them. Many unusual con-

Government House, Rosedale, Residence of the Lieutenant-Governor for the Province of Ontario.

ditions are responsible—lack of tonnage and the high prices offered for space by those having contracts to fill, expensive delays in getting cargoes unloaded, etc. At the same time it must be remembered that before the war ocean rates were too high, due to agreements entered into by steamship companies. Governmental regulation—if possible—is advisable, and it may be that the Dominions Royal Commission, which postponed its visit to Canada in 1914, may later resume its investigations and this is a question which our Board should introduce for discussion at the coming Congress of Chambers of Commerce of the British Empire.

Let Us Give Imagination Loose Rein for a Moment.

In normal times the ocean rate on wheat is 5c per bushel. Present rates are 38c to 40c, an increase of say 33c per bushel. Our exportable surplus of wheat this year is said to be 225 million bushels. At 33c per bushel this means a tax of over seventy million dollars on Canadian wheat because of the war. The price at Liverpool, less cost of getting it there, is roughly, what the farmer receives for his wheat. I am not dealing now with the price of wheat but only with cost of transportation.

Now, turn to Russia, and look on her as a competitor, and in this light Russian agricultural expansion has for Canada more than an academic interest. The following figures I have taken from Nansen's book "Through Siberia," published by Heinemann, London, 1914:—

"Siberia, while rich in timber and minerals, finds its real wealth in its black soil. During five years—1909 to 1913—an area was surveyed and parcelled out amounting to 75,000 square miles, and two million souls were settled on it. During this time 6,300 miles of Government roads were constructed. New land for freehold farms is alloted in parcels of 67½ to 135 acres, provision is made against imprudent and badly equipped settling, and settlers can obtain a loan from the state where clearing is necessary and crop returns are delayed by that cause or by the distance from a railway. Loans are on easy terms, no reduction for first five years, and repayment during the following five years. No taxes are exacted for first five years, half taxes for second five years, and full taxes thereafter.

To indicate possibilities, fifteen years ago a small number of Danes introduced Danish dairy methods and in 1909, 300 million pounds of butter were produced and before the war, a train of refrigerator cars ran daily to the Baltic, carrying butter, which was shipped to Britain and France."

This is sufficient to show the kind of competitor Canada will find in Russia, and the vital importance of reasonable freight rates.

These rates are important also on west-bound commerce. Freight charges on a shipment of coarse commodity from Britain to Toronto amounted to 75 per cent. of the invoice value. Such a rate would simply throw business into the hands of the producer in the United States, unless Canadian manufacturers can meet the situation.

With reference to freight charges inland from the sea-board, these have been subjected to spasmodic efforts at advance by the railways. The argument is made that there are three trunk lines, built largely with public money, and to make these self-supporting, rates must go up. The answer is obvious. The consuming public should not be asked to pay more than the service is worth, and if three railways are built where one or two would take care of the traffic, the public should not be overtaxed to pay carrying charges on this folly, and let us now consider the question which transportation charges so closely affect.

Immigration.

Canada's opportunity, and our Government's first responsibility, is in connection with immigration. Once war is at an end, the people of Europe will seek escape from oppressive taxation and the tyranny of militarism. No country offers truer liberty, higher ideals, or healthier climate than Canada, and this year's harvest has so abundantly rewarded the industry of the husbandman that Canada has been splendidly advertised.

A special committee, under the chairmanship of Mr. L. H. Clarke, has given this question serious consideration. Conferences were held with the Right Hon. Sir Robert L. Borden, Premier of the Dominion; the Hon. Martin Burrill, Minister of Agriculture for the Dominion; the Hon. W. H. Hearst, Premier of the Province; Mr. J. S. Dennis, Assistant to President of the C. P. R., and Dr. C. C. James, C.M.G., Agricultural Commissioner.

The recommendation of your Board is that there should be close co-operation between the Dominion Government, the Provincial Governments and the transportation companies, to prevent waste and overlapping. That the strongest man that can be found shall be appointed as controller of immigration. This office should not be a reward for political service. A man of experience, whose record is of the very best, who is of the right age, full of ambition and patriotism, would, at this particular time, be of more value to Canada than is possible to estimate.

It will be necessary to give special consideration to those of our soldiers who may desire to turn to agriculture. Many heretofore employed in office, warehouse or factory, but who have become accustomed to the free life of the camp, will doubtless wish to continue to live an outdoor life. The Empire owes a debt to these men, and they should be the first to receive consideration at the hands of the Government. Assistance should be given them to the fullest extent possible, that they may be able to make a comfortable living for themselves and their families.

I would also suggest that restriction be imposed as to character, physical fitness and literacy, and those who are not English speaking should not be allowed to group themselves in communities but should be distributed in order that assimilation may be as rapid as possible. All settlers should be studied as to their fitness for different kinds of farming. All available land should be carefully charted—grain, fruit, cattle have districts suited to the needs of each. Many a failure has resulted from a good man and a good locality not suiting one another.

In my opinion, more thought should be given to the social side of life. Homestead land might be surveyed into long rectangles, instead of square blocks (as is the custom). With farms containing 160 acres, a mile long and a quarter mile wide, there would be, when fully occupied, eight homesteads on each mile of road. In addition to encouraging social life in the new settlements, it would reduce materially the mileage of roads required. This plan was, I believe, tried with success by the Algoma Central Railway. If these farms could be sold to groups of families agreeable to one another, on easy terms of payment but under a joint guarantee, there would be mutual co-operation and neighborly supervision, which would mean much to the individual.

Where money is advanced, conditions should be imposed as to mixed farming, number and kinds of live stock to be kept, the number of acres to be sown or planted each year and with which kind of produce, the number and kinds of trees to be planted, etc. It is not the number of acres under cultivation, but the yield per acre which will, in the long run, show results.

From the mines, the forest, our fisheries and our farms come our real wealth, and if we exploit these wisely at the same time putting a sharp check on all forms of speculation, we will not only pay our interest indebtedness, but will soon be able to provide for our national development from our own resources.

Looking North-West from the Balcony of the Royal Bank Building.

The Mining Industry.

The condition of the mining industry in Ontario during 1915 is, on the whole, satisfactory. In the copper-nickel region around Sudbury, the production is greater than in any previous year. The same condition maintains in the gold region around Porcupine. In the Cobalt silver mining region the production in 1915 will fall short of 1914, due in part to the very low price of silver during the greater part of the year. The industrial and mercantile interests of the Province have found these three mining regions a great support during 1915.

While the production from the chief mining regions of Ontario has been very satisfactory, there has been little done in prospecting and development of new camps during the year. This is due to tight money, lack of demand for undeveloped claims, and, possibly, to the higher cost of development. After the war it should be the aim of the Government to encourage to the utmost the exploration and development of the mineral lands of the Province. The inter-dependence of manufacturing, agriculture and mining should never be overlooked.

The Royal Commission, appointed by the Govermnent of Ontario to consider the wisdom of exporting nickel matte and ores from Canada, is at present engaged in a thorough study of this important problem. The chief regions of the world where ores of nickel are mined, smelted and refined, will be visited so that the very best information should be before the Governement when the time comes to decide on the policy to pursue. The action of the Government, in delaying legislation till fully informed, is to be commended.

Fire Waste in Our Cities and Towns.

This is a standing reproach to Canada. The recent appointment, by our Provincial Government of a fire marshal, is a move in the right direction, and one that our Board has advocated for many years.

Preventable fire waste is a crime and much of our Canadian fire loss could be prevented and many fires could be held in closer check if proper preventive methods were enforced. I am strongly of opinion that a fire commission for the City of Toronto would serve a good end—one commissioner appointed by the city, one by the underwriters (the insurers) and one by the Manufacturers Association and Board of Trade combined (representing the insured), each body paying the salary of its own representative. Such a commission should have absolute authority and by co-operation with the Police Commissioners, the Street Cleaning Department, and the Health Department, work out a system of inspection with a view to fire prevention.

Forest Fires.

The Canadian Forestry Association is authority for the following statements:—

"Every year, this year included, we burn down three or four times as much of Canada's timber as the lumberman cuts. More than 1,400 reckless forest conflagrations occur in Canada every month between April and December. Lightning starts a few of these fires, but practically all forest fires are started by human hands.

"Quebec and British Columbia, by law, will not allow a settler to start a fire until he gets the permission of a skilled Government Ranger. Every Province should have a similar law and give it rigid enforcement."

Tariff.

There is a difference of opinion among our members as to the extent the Government is justified in shifting responsibility by the appointment of special commissions. I am sure that in certain directions, by commission is the one and only way of getting permanence and stability, and a tariff commission similar to the Dominion Railway Commission, should, I believe, be appointed at an early date. The tariff should be taken out of politics—a scientific tariff, worked out by experts, should be put in force as soon after the cessation of hostilities as possible. The Government must have revenue. The farmer and the laboring class must be considered, and the manufacturer is entitled to protection. Here is work for a strong commission.

War is creating conditions new to all of us, but we do know this, that once war ends, many of our factories will be upset and a period of readjustment will arrive which will try the strongest.

Figures for the year 1915 form no sure basis of assuming next year's revenue. Duties paid into the port of Toronto in the month of November amounted to over $1,900,000—the largest November on record. December amounted to $2,128,000, the largest amount ever received during any one month, and January will be still higher.

I incline to think that the difficulties in the way of procuring merchandise have led importers to place orders and to accept immediate delivery rather than take chances of their orders remaining unfilled. Merchandise scarce now will become increasingly difficult, and prices that now appear high, will, in some lines, soar far and away beyond present levels. A price list of standard cotton textiles, issued by the Claflin Co., of New York, in 1864 (during the Civil War), when compared with present war prices, is interesting. I am not basing any argument on it as conditions are not analogous.

	Quality	1864 price	To-day's price
Prints	Cocheco	.50	.06
	Merrimack	.50	.05½
	American	.45	.05½
Ginghams	Lancaster	.48½	.06¾
Apron Checks	Whittenden	.52½	.07
Ticks	Franklin A.C.A.	.62½	.14
Canton Flannel	Roanoke A.A.	.44	.07
Denims	Franklin A.C.A Blue	.48	.15½
Brown Sheetings	Atlantic R. 4-4	.63	.07
4-4 Bleached Cottons	Dwight, D	.68	.10
Sheetings and Pillow Cases Bleached	8-4 Pepperell	1.32½	.24

The present demand for luxuries is disturbing, and there are many indications that war prosperity has led us into extravagances which are illtimed and quite out of place.

We have a right to expect our people to exercise prudence. We have a right to expect those in whom we put our trust—our Dominion Government, our Provincial Governments, our Municipal Governments—to scrutinize every expenditure, large or small, and to conserve our resources for whatever contingencies may arise. There is something fictitious about our prosperity (in so far as it arises from war expenditure), and our Board may well proclaim this. When war is past and ordinary commercial trading must absorb the output of our factories, our small market will be glutted and a period of depression, long or short, is the one safe prediction in connection with war conditions.

Cotton, Flax, Wool and Silk, etc.

The four great textile staples—cotton, flax, wool and silk—make interesting study.

Cotton.

British cotton spinners are in a serious position with regard to that staple. The superabundance of money in the United States will enable those who own cotton to hold it for longer than the spinners can afford to do without it. Scarcity of vessels has put ocean freights up to $3.00 per hundred pounds, from Galveston to Liverpool, or 25 per cent. on to-day's value of cotton. It is reported that the British Government has forbidden British ship owners to charge more than $2.00 per hundred pounds from Gulf ports to Liverpool, but whether there is foundation for this rumor or not, it is certain that some action will be taken by the British Government with a view to keeping Lancashire's stock of raw cotton replenished, otherwise disturbances of a grave character would result.

Government Building at Night, Canadian National Exhibition.

Few in Canada appreciate the importance of cotton to Great Britain. Approximately one-tenth of England's population is employed in this industry and serious injury to its export trade would be little short of a national calamity.

At the outbreak of war the United States was gathering a cotton yield then valued at $1,000,000,000—the most valuable single crop ever grown in the United States. The 1914 crop totalled 16,000,000 bales, while the 1915 crop, because of a reduction in acreage planted, totalled only 11,000,000 bales. Spinners expected cheap cotton because of conditions in Europe, but to-day's price is 50 per cent. higher than in 1914.

Flax.

Russia and Belgium were the great flax producing countries. Russia cannot market her flax and Belgium has lost three years' crops, that of 1913 seized by Germany, 1914 not gathered, and 1915 not planted. British spinners are looking to Canada as a possible source of supply, and the results of experiments made last year will doubtless mean a large flax acreage in Canada for 1916.

Wool.

Wool is the clothing of the soldier and it is estimated that the fleece of one billion sheep will not supply the army now in the fields for one year, while the total number of sheep in the world falls short of this number by two hundred and fifty million. When ordinary commercial requirements are also considered, one wonders where the surplus wool is coming from and how long it will last. During the past year Canadian wool has doubled in price.

Silk.

Italy supplies the bulk of the spun silk for yarn dyed ribbons and wide fabrics, but the decreased production since Italy entered the war has made an advance of 25 per cent. in the price of this raw material. Japanese silks are also an important factor in the situation, and the enormous demands from the United States, India and also from Europe, have caused prices to advance to a point beyond that of any recent years.

Dye Stuffs.

Dye stuffs have been dealt with so often that the merest reference here is sufficient. Aniline dyes are worth from ten to twenty times what they were before the war, and cannot be used profitably in dyeing low grade goods.

Labour.

Owing to the number of men taken out of the ranks of labour, and to abundance of work for those who want to work, wages have increased, and in Great Britain have, in some cases, doubled.

I have dealt thus specifically with the business I have first-hand knowledge of, but it is indicative of conditions generally, and there is little doubt but that the wastage of war has, to some extent, been offset by the enhanced value of stocks in trade, and this is not the only fact overlooked by Norman Angel when he wrote his "Great Illusion."

United States Foreign Trade.

In 1915 the United States exported $1,750,000,000 more than they imported. Her loans to foreign countries and gold received from foreign countries reduced the amount owing on this account to $500,000,000, which has, presumably, been taken care of by the sale of American securities held abroad.

In the month of December the United States exports exceeded imports by $170,000,000—at this rate the year 1916 would see the United States exhaust foreign countries to the extent of $2,000,000,000, and one wonders how this amount will be financed. Meantime, we note with satisfaction that British and French exchange stand higher than at any time during the past 12 months, while German and Austrian exchange are at their lowest point and steadily falling.

Legislation.

There is a growing dissatisfaction because of the lack of uniformity in the various laws affecting interprovincial trade, and this Board, as well as other organizations interested, should exert their influence to the fullest extent possible to remedy the present position of affairs in this respect.

Among other matters in which there is a wide difference in provincial legislation is the preference given to landlords in cases of insolvency. There is no good reason for this, as conditions are much the same in the various provinces, and much satisfaction would obtain in commercial circles if a uniform law was enacted under which the landlord, who holds a lease, would be restricted to, say, three months arrears of rent and three months subsequent to the assignment.

The assignee should also be empowered to give to the buyer of a bankrupt stock the same rights and privileges of occupancy of premises as he enjoys under the right of election. No provision is made to cover this, and the estate is frequently involved in heavy loss.

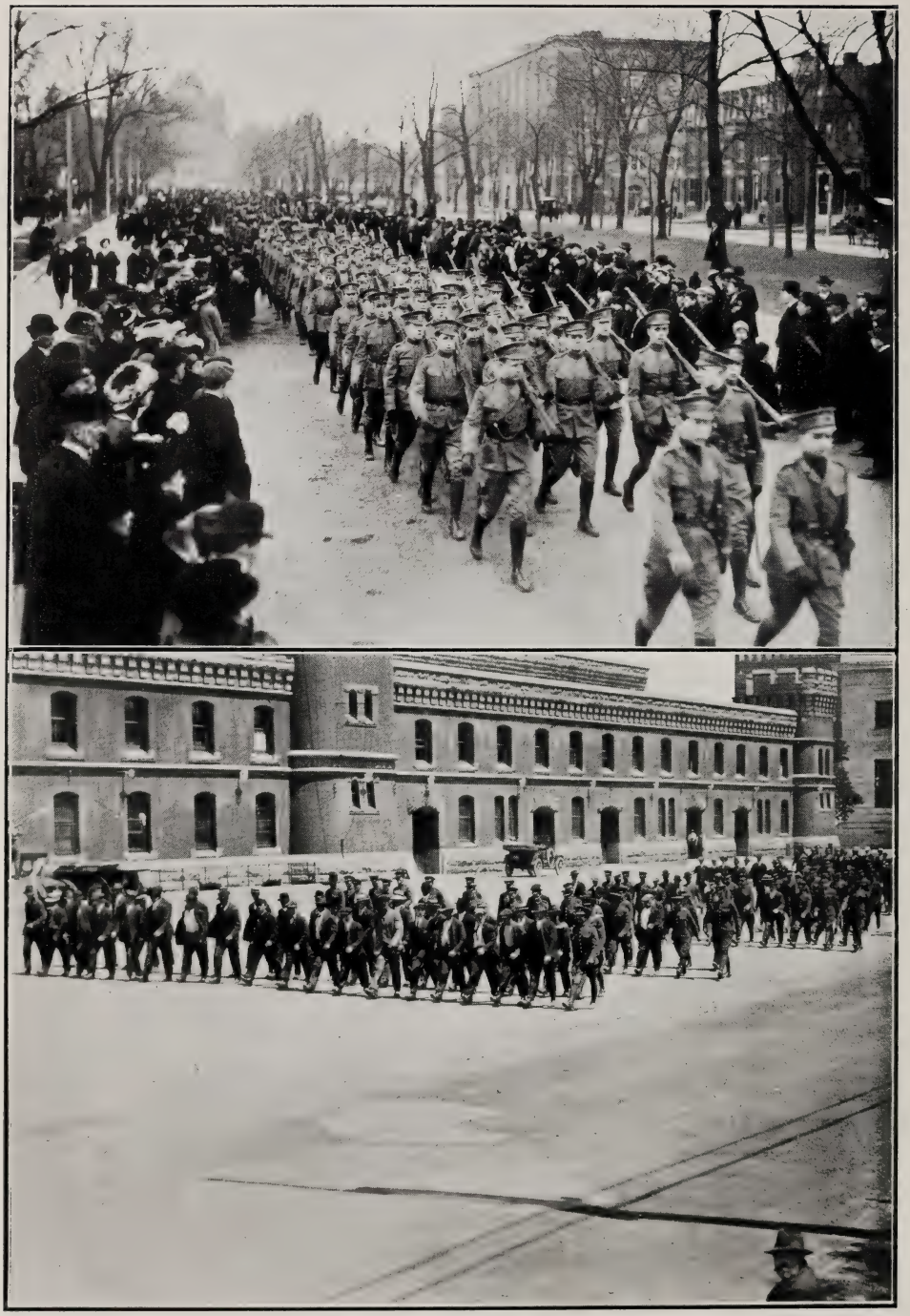
I believe the Assignment Acts of the various provinces should be amended so that the Assignee, on an order from a judge, could bring up for examination any person suspected of wrongfully having in his possession any goods or chattels belonging to the debtor, or any person suspected of having any book or document which was formerly the property of the debtor.

It is also desirable that the Province of Ontario place a Bulk Sales Act on its statute books, as the other provinces have done. Your Board, as well as several other associations, has strongly endorsed such a measure. It would benefit both wholesalers and retailers, and would be a barrier to the dishonesty of unscrupulous traders.

Another law, which, in my opinion, requires amending, is Section 417, sub-section (c) of the Criminal Code, which provides that any trader whose liabilities exceed $1,000 and who cannot pay his debts, must be able to show from his books of account the reason for this inability to meet the demands of his creditors. A recent decision has the effect of nullifying this in certain cases. The matter is an important one, in my estimation, and I suggest that it be brought before the Minister of Justice at Ottawa, with a view to having the Code amended.

Workmen's Compensation Act.

The Ontario Workmen's Compensation Act.—I would say that, pending the issuing of the report on the first year's operations, it would not be in order to express any definite judgment. Certain facts are, of course, outstanding. The business of Employers' Liability Insurance has been materially affected in the Province of Ontario, and the whole matter of adjusting claims for industrial accidents is being handled through a system of State Insurance. Whatever view one may take of the general principles of State Insurance, either at large or as applied to workmen's compensation, it must be admitted that its success or failure is largely a matter of working out of details and administration. There has been grave complaint that the details of the Ontario Act were imperfectly worked out, and that there was some ground for the complaint is evidenced by the large number of amendments that were made to the Act promptly after it came into operation. Whether these amendments will have proved adequate or satisfactory, and whether the administration of the Act will justify the radical experiment in the field of insurance, could scarcely be gathered from one year's experience, and the first annual report of the Workmen's Compensation Board will be awaited with some interest.



Defenders of the Empire—Showing the Raw Material and the Finished Product.

Active Service.

To ever keep before us the names of our members who have volunteered for overseas service, and particularly of those who have given their lives for the Empire, an honor roll has been placed in the Club Rooms, and, later, some memorial of permanent character will mark our appreciation of their loyalty and devotion.

Provincial Soldiers' Aid Commission.

I cannot too strongly commend the work and aims of this Commission. More than 1,000 returned soldiers are already in convalescent homes in Canada. To provide special training and education for incapacitated soldiers, preserving their independence and conserving the productive value of their labour to the community, must make special appeal to the membership of this Board.

To quote the Chairman of this Committee: "Too much stress cannot be put upon the importance of teaching men new trades; on no account whatever should even one solitary man, judged capable of being taught, be permitted to go free to pick up an 'odd job.' To allow it would be an economical crime for which there is neither justification nor excuse, more especially when it is remembered that excellent means now exist by which men can be taught almost any of the manual trades; that they should fail to be made the fullest use of is inconceivable.

If people generally will do their best to strengthen the hands of the authorities at Ottawa in formulating a pension scheme of such a character that the country need not be ashamed of it, it will, without doubt, immensely stimulate recruiting."

Conscription.

I would like to put myself on record as favoring conscription in time of war. I am in favor of patriotic funds being raised by taxation, which would reach the major portion of our people. Existing conditions leave the burden to be borne by the willing, whereas the unwilling are those we should aim at reaching, both for fighting and paying.

British Red Cross Campaign.

During last October about 250 members of the Board assisted in organizing, and carrying to a successful conclusion, the Toronto British Red Cross campaign for funds. With an original objective of $250,000, it is gratifying to know that over $540,000 was raised.

A detailed statement of this campaign, giving full information, was published in the "Board of Trade News" for December.

Looking East from the Balcony of the Royal Bank Building—Showing Toronto's New Industrial District in the Distance.

Citizens' Boulevard Committee.

A Citizens' Boulevard Committee, under the chairmanship of Sir Edmund Osler, with Mr. W. P. Gundy as Vice-Chairman, was appointed by the City Council in 1914 at the instance of this Board. Favorable progress has been made to date. This Committee has been actively at work during the year, acquiring by gift from public spirited citizens, rights of way for a boulevard drive of about 32 miles, encircling the city.

While these gifts reflect the generous spirit of many of our citizens, it has been the experience of other cities that in time the increased value of surrounding property richly rewards what is, none the less, public spirited action.

It is hoped that during this year the Committee may be able to complete its negotiations for the acquiring of land and to lay before the City Council final plans. Ald. Ryding, Chairman of the Parks Committee, and Parks Commissioner Chambers have co-operated with the other members of the Committee in a most cordial and helpful way.

Vocational Schools.

Educational systems of all countries are now incorporating vocational training in the school courses. In this matter Canada is making marked progress.

Technical and commercial training go hand in hand. The Technical School trains for manufacturing industries—the Commercial School gives training for the economic distribution of these manufactures. The former gives courses in carpentry, ironwork, and the manufacture of various articles of commerce, including the necessary drafting, physics and chemistry, while the Commercial School fits boys and girls for general office work and the more advanced courses give training in commerce and transportation, banking and accountancy, and in subjects leading up to buying, salesmanship, business organization and management. The aim is to send out young men and young women ready to adapt themselves to the needs of modern business.

Toronto has taken a leading place in establishing schools of this kind, and the large attendance in both day and evening classes more than justifies their existence. Your Board continues to maintain active interest in these schools, through its Educational Committee, and is directly connected with the High School of Commerce by the appointment of four of our members to the Advisory Commercial Committee —one of whom, Mr. Thos. Bradshaw, has just been appointed Chairman of the Committee.

Congress of Chambers of Commerce of the British Empire.

The Ninth Congress of Chambers of Commerce of the British Empire, postponed until 1917, will be the most important gathering of commercial men ever held in any part of the Empire, and Toronto is highly favored in being chosen as the place of meeting. The members of our Board must rise to the occasion and see that nothing is left undone that would possibly contribute to the success of the Congress.

The chief topics of discussion will be: Trade Within the Empire, Trade With Our Allies, Trade With Neutrals, Trade With the Enemy. Never again dealings of any kind with Germany is the thought common to all minds at the present time, but I would recommend the appointment of a special committee for the careful consideration of this broad question that our Board, in its attitude, may be guided along sane lines.

Supposing that Germany produces better dye stuffs than can be obtained elsewhere, is Britain prepared to be handicapped in connection with the textile trade in the open markets of the world? And the same question may be asked in connection with fundamentals of other industries. Cut Germany off completely, if that is the decision, but let us reach our conclusion calmly and uninfluenced by passion.

Ontario Associated Boards.

The annual meeting of the Ontario Associated Boards of Trade, held in our Board's premises in February last, was fully reported in the March number of the "Board of Trade News." It must have been evident to all who attended the meetings that the co-operating Boards of the Province could be made a wonderfully effective force.

Bureau of Municipal Research.

Among the forces which, during the last year, have made themselves felt in the life of our City is the Toronto Bureau of Municipal Research, which is just completing its first full year. The Bureau, as an impartial and impersonal agency of inquiry, publicity and co-operation, has supplied an avenue by which citizens not interested in politics, as far as these affect our municipal problems, may take an effective part in the fight for a business administration of Toronto's business affairs.

The Telephone in 1915.

The year 1915 witnessed the opening of the transcontinental system of the Bell Telephone Company from Toronto to San Francisco. On

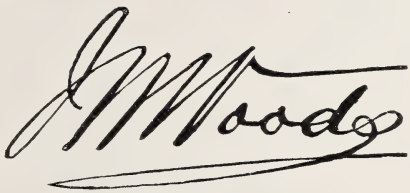
the 28th of May last, the two cities were linked together in telephonic conversation for the first time in history, and this scientific achievement was demonstrated before many of Toronto's most prominent men.

Closing.

May I, in closing, express my sincere thanks for the loyal support I have had from the Council during my year of office. I have worked with Mr. Hewitt for two years on the Executive and prior to that, on the Council, and without hesitation I say it, our Board never commenced a year under more favorable circumstances or under safer or better leadership.

I must specially mention our Secretary, Mr. F. G. Morley. He was at hand on every occasion and I am indebted very largely to him for any success that attended my work. In Mr. F. D. Tolchard, Mr. Morley has splendid support, and finally I would say that no organization in my knowledge ever had a Treasurer the equal of Mr. Marriott.

Respectfully submitted,



President.

Toronto, 17th January, 1916.

Entrance to Horticultural Building, Canadian National Exhibition, Transportation Building to the Left.

CANADA'S FINANCIAL SITUATION

By VICTOR ROSS
Financial Editor "The Globe", Toronto

Bankers and other commentators upon current financial history who have been heard at annual meetings or who have expressed their views in print are obviously more confident of the future than they were a year ago, but at the same time banking institutions are amassing the largest reserves in their history. They are keeping strong and are urging everyone else to follow their example because they know that the strain is not over and that nowhere will there be greater benefits derived from the mobilization of small units of capital than in Canada in 1916. There was a real crisis in 1915 and the country passed through it in a way which will be appreciated more in the longer retrospect than it is now. As has been said in a great many ways by a great many people our transition from peace to war was accomplished with surprising ease. What thinking people are preparing for now is the change from war to peace—a more difficult and complicated operation.

Canadians did much for themselves in the last year but much was done for them. We had good crops and good business, but, allowing due credit to our greater application and ingenuity, we may say that Providence sent us the crops and the army contractors the business. Conditions may not be as propitious in the next period of transition and it is against such a contingency that we are urged to make provision. One cannot think of a better way of doing this than by following the example of the banks and creating individual reserves, and there is no better form that they could take than the securities of our own Government. There will come a time when industry will slow down, when the earnings of a great many people will be decreased or cut off altogether, and when the possession of a security, which will tend to appreciate in value as soon as peace is declared, will prove a great boon in carrying the holder over a temporary spell of dull times.

In the case of Canada where we will be called upon to make up the deficit in the world's supply of raw material after the war, this will probably be a short period but that it will come seems to be as certain as anything in life. The call for more men which we are hearing just now must shortly be followed by a call for more capital. We cannot provide Britain with the one without the other and for this reason the

financial community appears to expect a new internal loan before long. It is hoped that before new financing is launched such a change will be made in the conditions as to the payment of interest and principal of the present issue as will open for these securities markets elsewhere than in Canada. In this way full and necessary advantage may be obtained of the splendid credit of this country abroad.

Industrial Changes.

As a factor in the adjustment of our industrial situation after the war the refining in this country of the product of the Sudbury nickel mines, forecasted by a semi-official announcement, received rather less attention than it deserved. The war has already forced us to do a great many things that we never did before and among the things we have still to do is to arrange to complete our industrial processes in this country. The nickel industry in Northern Ontario and the zinc industry in British Columbia and the pulp and paper industry all over the country promise to assume much larger proportions. Hereafter we will refine sufficient nickel probably at a plant to be located on the Atlantic seaboard to at first supply the British Admiralty and later on to provide the extraordinarily large commercial demand which many years of patient effort upon the part of those in the nickel industry has built up. The world's market for nickel has increased nearly 300 per cent. since 1902 and Canada's share of that market is now 70 per cent. The new Caledonia production has remained almost stationary for years and its percentage has decreased constantly. Canadian nickel has been introduced into a great variety of manufactures by scientific simplification of the processes and it now controls a great and growing market.

Basic Industries.

The history of the iron and steel trade in Canada in 1915 is included in this brief review of affairs because it typifies to some extent the experience of other industries, and because it served to demonstrate more strikingly than they the resourcefulness and ingenuity of the Canadian manufacturer. The trade reaction which set in during 1913 was still depressing steel manufacturers when war tidings caused the cancellation of practically all work in Canadian steel plants. About October, 1914, the first inquiries for munitions in Canada were made, 1,000 to 1,500 tons. This was followed by larger orders, and the first half of the year witnessed a buoyant export trade and an increased demand for munitions until

now the market for shells and steel for their manufacture is practically absorbing all the available production. But as the steel industry did not feel the full effect of the export demands and the munitions business until about one-half of 1915 had passed, the tonnage for the year does not reflect the present rate of production, which will be continued for at least a considerable portion of 1916.

The export business has been of a rather varied character. Britain has asked particularly for semi-finished material, such as billets, wire and wire nails and some wire rods. France has demanded billets and a considerable tonnage of wire rods. This business has been hampered, of course, by the high cost of ocean freights, but it has been sought because, until recently, there was little recovery in the domestic trade. This renewal promises, however, to become more important in the next few months.

The most interesting development of the year was the utilization of by-products. Prior to the war practically every German by-product coke-oven plant was a benzol plant for the recovery of hydro-carbons, and much valuable material, such as benzol, toluol and solvent naphthas, was thus obtained. The Canadian steel corporations had not overlooked the possibilities of these by-products and had some time before obtained plans and tenders from Germany, but the high cost of the plant and the low price of the product deferred action. A little more than a year ago the demand caused by the war for benzol, and more especially for toluol, which is the basis of a very important explosive, resulted in the two plants in Canada, at Sydney and the Soo, which are equipped with by-product coke-ovens being used for recovering benzol, toluol, etc., from their gases, and it is said that a profitable market for these has developed.

Practically all of the Canadian authorities on the steel trade have been consulted as to the outlook, and considerable unanimity is found in the view that while conditions at the present moment are absolutely abnormal, the demand for steel will continue to be large after peace is declared. Some leaders in the industry are of the opinion that there is bound to be a time of depression after the war, except in the case of steel companies that are able to export their material. For those that are not in this favored position there will be a serious effort to get into new lines, and this, it is argued, can only be achieved by steelmakers having the support of the Government in the matter of protection.

Toronto, January, 1916.

Looking East and North-East from the Balcony of the Royal Bank Building.

TRADE OF CANADA

TWELVE MONTHS ENDED DECEMBER

	1912.	1913.	1914.	1915.
IMPORTS FOR CONSUMPTION.	$	$	$	$
Dutiable goods	418,021,349	438,539,132	302,516,964	261,842,173
Free goods	217,568,232	220,524,739	178,802,345	188,705,601
Total imports, merchandise	635,589,581	659,063,871	481,319,309	450,547,774
Coin and bullion	9,957,571	14,175,708	132,864,585	21,275,888
Total imports	645,547,152	673,239,579	614,183,894	471,823,662
Duty collected	109,190,772	113,881,578	81,771,651	91,907,722
EXPORTS.				
Canadian produce—				
The mine	54,349,640	59,073,167	53,781,132	61,814,582
The fisheries	16,350,174	20,237,348	18,659,961	21,673,415
The forest	43,586,853	42,532,673	41,871,383	49,779,509
Animal produce	43,494,758	51,612,569	68,216,972	94,513,460
Agricultural products	142,305,275	208,642,660	127,122,783	230,644,063
Manufactures	41,798,920	54,010,873	69,151,924	151,751,844
Miscellaneous	95,262	108,777	491,699	3,952,972
Totals, Canadian produce	341,980,882	436,218,067	379,295,854	614,129,845
Foreign produce	20,984,698	24,301,179	49,019,658	39,358,567
Total exports, merchandise	362,965,580	460,519,246	428,315,512	653,488,412
Coin and bullion	15,128,410	13,894,418	19,618,773	128,337,710
Total exports	378,093,990	474,413,664	447,934,285	781,826,122
Aggregate trade	1,023,641,142	1,147,653,243	1,062,118,179	1,253,649,784
IMPORTS BY COUNTRIES.				
Australia	402,153	682,471	355,747	3,352,623
British Africa	199,768	511,090	419,178	57,845
" East Indies	6,721,989	6,822,383	5,927,814	7,925,819
" Guiana	4,259,247	2,747,925	3,820,845	4,746,171
" West Indies, including Bermuda	6,373,502	4,245,551	6,309,282	5,306,601
Newfoundland	2,162,651	1,862,001	1,171,605	1,606,395
New Zealand	2,668,270	3,266,827	3,652,902	4,513,757
United Kingdom	133,334,637	139,811,893	92,628,139	75,508,250
Other British	1,133,199	1,452,143	2,716,854	3,685,890
Argentine Republic	3,815,828	2,992,628	3,693,235	4,028,847
Belgium	3,921,093	4,539,669	2,636,993	63,838
France	14,877,850	14,577,220	10,268,334	5,934,164
Germany	13,707,696	15,373,597	7,917,491	130,298
Holland	3,024,583	2,981,010	2,100,782	1,132,138
Japan	3,616,040	2,661,493	2,616,805	3,389,473
United States. Merchandise	409,147,124	427,151,076	308,000,271	316,560,996
United States. Coin and bullion	9,893,934	14,156,631	182,857,269	16,698,469
Other foreign	26,287,588	27,403,971	21,090,348	17,182,088
EXPORTS BY COUNTRIES.				
Australia	4,185,169	4,493,105	5,656,590	6,343,571
British Africa	3,089,574	3,988,504	4,519,582	5,886,194
" East Indies	394,686	706,214	663,475	939,848
" Guiana	623,471	630,411	601,255	1,071,958
" West Indies, including Bermuda	4,703,298	4,744,842	4,578,265	4,623,537
Newfoundland	4,470,757	5,004,295	4,325,840	4,782,573
New Zealand	1,650,861	2,075,338	1,988,404	3,501,020
United Kingdom	176,703,189	224,515,045	184,224,383	361,486,633
Other British	625,878	2,250,793	2,613,122	1,277,752
Argentine Republic	2,624,564	2,228,634	603,303	1,939,335
Belgium	4,671,556	5,440,816	3,418,311	676,801
France	2,372,729	3,451,991	10,155,479	30,548,443
Germany	3,461,124	3,996,120	3,321,102	1,925
Holland	2,669,859	5,415,789	5,545,986	2,639,753
Japan	851,887	1,647,831	1,158,957	822,600
United States. Merchandise	139,851,388	179,502,031	184,450,053	204,708,903
United States. Coin and bullion	15,113,716	13,849,588	19,313,577	128,327,349
Other foreign	10,670,284	10,472,317	10,796,601	22,247,927

1915—THE YEAR OF PLENTY

By C. C. JAMES, C.M.G., LL.D.
AGRICULTURAL COMMISSIONER

"Agriculture was the biggest industry in Canada in 1914 and it will be bigger still in 1915."

"What would be the effect on our railroads, our banks, our manufactures, our commercial houses, our storekeepers, and our Canadian credit if the farms of Canada should turn out from one to two hundred million dollars more of products?"

The above were the opening and the closing sentences of an article in the Board of Trade Year Book for 1914.

The Year 1915 has come and gone. What is the story to be told? The net agricultural products were over a billion dollars—at least three hundred millions in excess of the year 1914.

How do we make up this total? Approximately thus:

Field crops, (grains, roots, hay and fodder crops, but not estimating farm grass)	$800,000,000
Fruits and vegetables	35,000,000
Animals (sold alive and killed)	250,000,000
Dairy products (milk, butter & cheese)	150,000,000
Eggs and poultry	40,000,000
Other products	10,000,000
Gross total	$1,285,000,000

In addition to the above, two items have to be considered:

1st. The value of pasture grass on cultivated lands, which is a farm product to be reckoned with apart entirely from grass on wild or free lands.

2nd. The value of the live animals reared and retained on farms. In 1911 the total value of live stock on Canada's farms was $631,000,000. The total value was $275,000,000 in 1901.

It would be safe to state that the increase of 1915 over 1914 was at least $75,000,000. This might be included in the above table, but some persons would rather include it under "Capital Account."

Allowing for grains, hay and other crops fed to stock, (and, therefore, counted in twice in the above table), it is safe to state that the net production of Canadian farms, orchards and gardens was at least one billion

dollars. The effect of this big production upon the industrial and commercial life of Canada need not be enlarged upon. It was recognized by the Minister of Finance in his Budget Speech of February 15th, 1916, and explains why he deemed it good national business to exempt this basic productive industry from the special war tax. Sir Thomas White attributes the prosperity of Canada and the maintenance of public credit to two causes—a bountiful harvest and large war orders. The relationship of these two lines of production—the one permanent, the other temporary—may be referred to as follows: the increase in agricultural production in 1915 over 1914 was more than three times the total output of war munitions. This is stated not to minimize the value of the latter but to help in getting a true perspective of the importance of agriculture in Canadian national life. It also shows the possibilities of agricultural expansion along many lines. The record wheat crop of 1915 formed only one quarter of the total agricultural production of Canada.

What of 1916?

The farmers of Canada start the year with a greater surplus of food available for stock than they have ever had before. A considerable portion of this, however, may be demanded for war purposes. The winter conditions also over a large portion of Canada are favourable for fields crop in 1916. The West has had a big snow precipitation and the seed grain supply was never better.

The outstanding demands will be for the following products as the war continues:

Wheat, oats, and hay.
Beef, bacon, and lard.
Cheese, butter and eggs.
Beans and dried vegetables.
Wool and flax.

Will the farmers of Canada meet the demands for food? That depends entirely upon the needs of the Empire. If the farmers' sons are called to the front they say they are ready to go; if their duty is to produce at home they are equally ready. As never before they are at their country's call.

Toronto, 21st February, 1916.

FIELD CROPS OF CANADA, 1915

The final returns of the yield, quality and value of the grain crops of Canada for the season of 1915 issued from the Dominion of Canada Census and Statistics Office state: "As a result of the returns of the average yield per acre, made after threshing, the total yields of the grain crops, in bushels, for the season of 1915, compared with 1914, are as follows:

"Wheat 376,303,600, as against 161,280,000 in 1914.
"Oats, 520,103,000, as against 313,078,000.
"Barley, 53,331,300, as against 36,201,000.
"Rye, 2,394,100, as against 2,016,800.
"Peas, 3,478,850, as against 3,362,500.
"Beans, 723,400, as against 797,500.
"Buckwheat, 7,865,900, as against 8,626,000.
"Flaxseed, 10,628,000, as against, 7,175,200.
"Mixed grains, 17,523,100, as against 16,382,500.
"Corn for husking, 14,368,000, as against 13,924,000.

"The average yields per acre in 1915 are, in bushels, as follows, the figures in brackets representing the yields of 1914 for comparison:

"Fall wheat, 29.41 (21.41); Spring wheat, 28.93 (15.07); all wheat, 28.98 (15.67); oats, 45.76 (31.12); barley, 35.33 (24.21); rye, 21.32 (18.12); peas, 17.73 (17.64); beans, 16.70 (18.20); buckwheat, 22.88 (24.34); flaxseed, 13.18 (6.62); mixed grains, 37.54 (35.36); and corn for husking, 56.72 (54.39).

"For the principal grain crops the total yields represent the most abundant harvest in the history of Canada. With regard to wheat and oats, this result is due to a double cause: expansion of the acreage by special effort as a consequence of the war, and an exceptionally favorable season, giving for Canada the highest average returns per acre on record.

"The quality of the grain crops in 1915, as determined by the weight in pound per measured bushel, is, with the exception of one or two crops, superior to that of last year and also superior to the average of the last five years. Weights per bushel for 1915 are as follows: Fall wheat, 59.71 lb.; Spring wheat 60.31 lb.; all wheat, 60.19 lb.; oats, 36.61 lb.; barley, 48.26 lb.; rye, 56.32 lb.; peas, 60.74 lb.; beans, 59.61

lb.; buckwheat, 48.02 lb.; flax, 55.28 lb.; mixed grains, 44.98 lb.; and corn for husking, 56.32 lb.

"The total value of the principal grain crops of 1915 are as follows: Wheat, $312,569,400; oats, $176,894,700; barley, $26,704,700; rye, $1,899,900; peas, $5,730,700; beans, $2,206,800; buckwheat, $5,913,000; flaxseed, $15,965,000; mixed grains, $10,034,700; corn for husking, $10,243,000. Including the root and fodder crops, the total value of the field crops of Canada in 1915 amounts to $797,669,500, comprising grain crops, $568,161,900; potatoes and sugar beets, $36,739,500; and fodder crops, $192,768,100.

"In the three North-West provinces of Manitoba, Saskatchewan and Alberta the production of wheat in 1915 is estimated at 342,948,000 bushels, as compared with 140,958,000 bushels, in 1914; oats at 334,-840,600 bushels, compared with 150,843,000; of barley at 35,317,200 bushels, compared with 19,535,000; and flax at 10,559,000 bushels, compared with 7,083,000."

A few of the Million People crowding through the Entrance Gates, Canadian National Exhibition.

THE CANADIAN NATIONAL EXHIBITION

Year	Receipts	Attendance
1879	$ 57,296	101,794
1899	109,085	———
1909	249,603	752,000
1912	384,708	962,000
1913	459,238	1,009,000
1914	336,150	762,000
1915	356,502	864,000

Largest attendance one day, Labor Day, 1913, 154,000 people. Largest day 1915, 141,000.

Annual distribution in prizes and special attractions	$ 200,000
Held annually for	37 years
Area of Park	264 acres
Extent of waterfront	1½ miles
Value of buildings	$2,500,000
Floor space for exhibits, square feet, exclusive of livestock, etc.	700,000
Seating capacity of Grand Stand	16,800
Permanent population of grounds during Exhibition	10,000
Average daily attendance, 1915	72,000
Average annual surplus paid to City of Toronto	$40,000
Amount paid in 1915	$45,000

The above statistics, tell as plainly as words may do, the story of the growth and progress of the Canadian National Exhibition, Toronto, but they hardly do credit to the magnitude or influence of the institution, which occupies a position at the very apex of exhibition achievement. Established 37 years ago, and held annually ever since, it has ever had the very generous support of the citizens of Toronto, supplemented by the assistance and wise guidance of a broad visioned business management and a Directorate very carefully selected from among leaders and specialists in the arts and sciences, agriculture, manufacture and the public service. They have applied to the Exhibition those principles and precepts they have applied to their own large business interests and the unique position the C.N.E. now occupies is attributable in a large measure to their unselfish and public spirited efforts. They serve without reward, except the knowledge of work well done.

Starting with a small grant of Ordnance land and about $100,000 worth of buildings, the plant has grown rapidly until to-day $5,000,000 would not purchase it. The site of the Exhibition is a picturesque one,

Government Building, Canadian National Exhibition, where the Provinces Exhibit their Products.

stretching for 1½ miles along the waterfront, within a few minutes ride of the centre of the city. The grounds which contain 264 acres are beautifully kept and are a splendid example of landscape engineering skill with their beautiful walks and lawns and profusion of flowers and plant life. The main group of buildings, which represent handsome but varying styles of architecture, comprises twelve substantial and stately permanent structures of steel, brick, stone or concrete construction. In addition there are a number of annexes and smaller buildings, a handsome poultry building capable of accommodating thousands of poultry and pet stock, a dog and cat building, imposing quarters for hundreds of horses and two score sheds and stables for the accommodation of other live stock. Space is always at a premium and it is seldom that all the demands for exhibit privileges can be granted. There is nothing that Canada makes, mines or grows in a commercial way that is not shown here by individuals, by firms or the Governments, Federal and Provincial, the whole forming a liberal education in Canadian progress and achievement, industrially, agriculturally and otherwise.

Known The World Over.

The Canadian National is known in many far corners of the globe, and is generally conceded to be the world's largest annual event of the kind. Many famous people from other lands have at one time or another joined in tribute and applause to it as one of the wonders of Canada, typifying the resource, energy and possibilities of the Dominion. It is open for two weeks each year, the closing week of August and the first week of September, the total attendance approximating 1,000,000 people, equal to about one eighth the entire population of Canada. At a conservative estimate it attracts annually 300,000 visitors from all over the continent and railway men describe the annual festival as the greatest creator of traffic in North America. A treasure house of enjoyment and educational features it is the colossal dimensions of the Exhibition that amaze the visitor, while the magnitude of its undertakings and the inspiration and great impetus it imparts to Canadian industry make it the pride and boast of the whole Canadian people. It long since broke through local limitations and is in every sense a national institution, even an Empire asset.

An expenditure by the Association of over $25,000 per day for twelve days is required to stage and prepare the Exhibition each year and the value of the exhibits run into untold millions. The preliminary work is much like the planning of any other great national undertaking. Everything runs into large sums; everything must be novel and arranged upon a gigantic scale, the matter of cost being a secondary considera-

The Gooderham Fountain, at Night, Canadian National Exhibition. Manufacturers' Building in the Background.

tion in a scheme so huge. Representatives of the Association are distributed over two continents and as a result of their world wide search for special attractions keep the management constantly in touch with every obtainable exhibit likely to amuse or instruct Exhibition patrons.

Perhaps one of the best remembered indications of the enterprise and boldness of the C.N.E. management was the exhibition some years ago of the late Queen Victoria's Jubilee presents, valued at £1,000,000 sterling. Another year an outstanding feature was an Imperial review of cadets, boy soldiers from such distant points as Australia, New Zealand, England, Ireland, Scotland, together with Newfoundland and representatives of all the Provinces gathering here for the purpose. The Black Watch and the Bands representing the British Brigade of Guards have all been here to lead the musical programme at one time or another. Plans were under way to extend the list, but unfortunately the war intervened.

Before such things can be accomplished it is essential that the hearty goodwill of the British Government be secured and it is a striking proof of the relationship existing that not one reasonable request has been made to the authorities in London that has not been acceded to. A recent instance of this was the loan by the War Office last year of a large German gun captured a short time before in France. In addition the co-operation of the Coalition Government made it possible for the representatives of the Exhibition to secure a remarkable collection of other war trophies for display purposes in 1915, when the C.N.E. staged a big military spectacle showing all branches of the service under war conditions.

This Will be "Federation Year."

Before the European war burst, negotiations were about completed with several countries for the erection of buildings in which to display their national resources. France, Japan, Austria and Germany were among those preparing to take advantage of C.N.E. facilities to place their wares prominently before a million consumers. The expectation now is that as a result of the war and the prospective closer trade relations within the Empire that some of the Overseas Dominions will see the importance of having suitable structures for the exposition of their products at Toronto. Such a step has been talked of in the past and recent events may hasten it, thus fulfilling the prediction made some years ago by Earl Grey, former Governor General of Canada.

His Excellency was a firm believer in the future of the C.N.E. as an Empire institution and in his opening address in 1911, the seventh exhibition during his stay in Canada, said—"I should like to congratu-

Semi-tropical Scenes, Canadian National Exhibition Gardens.

late Dr. Orr (the General Manager) and the Directors. It is my firm impression that they have builded better than they knew. I believe the Exhibition is destined to become not only a more and more important national exhibition of Canada, but also in time a world embracing exhibition of the whole British Empire. You are peculiarly well situated for such an exhibition, while the wise and generous liberality of the City of Toronto, and the readiness with which your public spirited citizens have placed their valuable and disinterested services at your disposal, have made it possible for you to contemplate developments, which, in proportion as they are realized, will have a far reaching effect on the life of the Canadian nation and on its place in the Empire of the Crown."

In 1914 when it grew too cold for the soldiers in training at the summer camps in this district, the Government took over the Exhibition for military purposes and thousands of men and horses were comfortably housed there. This winter between 8,000 and 10,000 men were again accommodated. It has proved to be an ideal location for the troops and no better trained men have been sent from Canada than those prepared at the Exhibition, the C.N.E. thus demonstrating its utility in war as well as in peace.

It will be noted from the figures given at the beginning of this article that there was a large falling off in attendance in 1914, with a return to something like normal in 1915. The declaration of war came in 1914 almost as the gates were being swung wide for the opening ceremonies and naturally business was halted in most lines. In 1915, however, the people had, with characteristic optimism and resiliency, adapted themselves to the new conditions and the cheerful, prosperous appearance of the crowds and their free spending proclivities was a revelation to the thousands of American visitors, who saw on every side conclusive evidences that those things in Canada which make for Empire service and achievement are being maintained in a pre-eminent state of efficiency.

The C.N.E. while giving prominence to all those things which educate its patrons along artistic as well as material lines does not overlook or neglect the recreative side and its attractions, gorgeous pageantry and constantly changing features make a composite entertainment not to be found elsewhere. The spectacles are planned by the C.N.E's own staff of specially trained men and are staged by masters of the craft on the largest outdoor stage possibly in the world. It has an area that would dwarf a dozen theatrical stages and three circus rings all rolled into one.

This year it is planned to celebrate "Federation Year" to commemorate in an elaborate way the cohesion of the units of Empire.

MINERAL PRODUCTION OF ONTARIO, 1915

The rapid growth which marked the mineral production of Ontario for a decade prior to 1913 received a severe check in 1914, owing in part to business depression, but chiefly to the outbreak of war and the consequent disturbances in industrial and financial conditions. In 1915 there was a turn in the tide with an increase in production over 1914. Gold exhibits a large advance, offset to some extent by a decrease in silver production. Nickel and copper show what would be considered abnormal increases in times of peace. The demand for these metals for munition purposes has been great, and increased prices have stimulated production to the maximum capacity of the mines.

Among non-metallic substances there has been a great falling off in the output of building materials, brick, stone, lime, etc. A sufficient explanation is found in the fact that in twelve of the leading Ontario cities the building permits for 1915 were for a value of only one-third of those for 1914.

Gold.—The leading position in gold production among the Provinces of Canada, which Ontario assumed in 1914, was firmly established during 1915. Last year 411,588 ounces of gold worth $8,501,391 were produced, as compared with 268,942 ounces worth $5,529,767 in 1914—an increase of over 53 per cent. The producing mines were seventeen in number, twelve being in Porcupine and five in other parts of the Province.

This large increase is to be credited mainly to the mines of Porcupine. In 1914 the gold from this camp had a valuation of $5,190,794, as against $338,893 from other parts of the Province, while for 1915 the figures are $7,580,766 and $920,625 respectively.

Silver.—In 1915 the total output of silver was 23,730,839 fine ounces, of which 77,126 ounces were recovered from gold ores. This production represents a decrease as compared with 1914 of 1,487,155 ounces, or 5.9 per cent. The year of maximum production was 1911, when 31,507,791 ounces were recovered. The decline in production is attributable to the low price of silver. In November and December the price rose sharply, resulting in increased production.

Nickel and Copper.—The production of nickel and copper in 1915 was much greater than in any previous year. Of matte the output was 67,703 tons, as compared with 47,150 tons in 1913. The unusual demand for these metals for armament and munition purposes, together with higher prices, gave a decided stimulus to production.

The following table, subject to revision, summarizes the mineral output of Ontario for 1915 with comparative values of different items for 1914:—

SUMMARY OF MINERAL PRODUCTION, 1915.

Product.		Quantity	Value, 1915	Value, 1914
METALLIC:			$	$
Gold	ounces	411,588	8,501,391	5,529,767
Silver	"	23,730,839	11,742,463	12,795,214
Copper ore	tons	271	4,418	.....
Copper in matte	"	19,608	3,921,600	2,081,332
Nickel in matte	"	34,039	17,019,500	5,109,088
Iron ore	"	394,054	764,515	531,379
Pig iron	"	493,400	5,910,625	7,041,079
Cobalt ore	"	177	21,464	27,743
Cobalt (metallic)	lbs.	111,558	103,746	.....
Cobalt oxide	"	314,906	254,447	518,736
Nickel oxide	"	145,323	17,968	27,716
Nickel (metallic)	"	11,905	4,762	.....
Other Cobalt and Nickel products	"	75,447	9,227	45,189
Molybdenite ore	tons	192	12,859	.....
Molybdenite concentrates	lbs.	1,068	1,240	.....
			48,290,225	33,707,243
Less Ontario iron ore smelted into pig iron	tons	293,305	569,045	361,952
Net value metallic production			$ 47,721,180	$33,345,291
NON-METALLIC:				
Arsenic, white	lbs.	4,979,141	148,379	116,624
Arsenic, metallic	"	1,518	152	.....
Brick, common	M.	96,517	768,157	2,336,207
Tile, drain	"	15,488	274,773	277,530
Brick, fancy, etc.	"	3,758	158,515	237,440
Brick, pressed	"	24,836	217,350	656,944
Stone, building, etc.		.....	651,593	1,088,862
Calcium carbide	tons	2,555	153,315	142,883
Cement, Portland	bbls.	2,302,242	2,534,537	2,931,190
Corundum	tons	262	31,398	65,730
Feldspar	"	9,809	39,931	55,686
Graphite, refined	"	2,489	108,662	87,167
Gypsum, crushed, ground and calcined	"	81,172	190,422	221,175
Iron pyrites	"	145,315	353,498	264,722
Lime	bush.	1,340,394	244,953	333,407
Mica	tons	195	33,490	40,402
Natural Gas	M. cu. ft.	12,273,503	2,299,307	2,346,687
Peat	tons	.....	.....	2,100
Petroleum, crude	Imp. gals.	7,505,478	300,219	337,867
Phosphate of lime	tons	.....	.....	3,150
Pottery		.....	49,387	25,720
Quartz	tons	95,460	142,354	82,544
Salt	"	116,648	585,022	498,383
Sand and gravel	cu. yds.	257,473	80,002	151,909
Sewer pipe		.....	361,283	571,756
Talc, crude	tons	1,720	5,160	3,807
Talc, ground	"	9,285	80,165	70,756
Non-metallic production			9,811,664	12,950,668
Add metallic production			47,721,180	33,345,291
Total			$ 57,532,844	$46,295,959

Upper—Meteorological Office. Lower—Public Library, College Street.

THE PUBLIC LIBRARY OF TORONTO

By GEORGE H. LOCKE, M.A.
CHIEF LIBRARIAN

The Public Library of the City of Toronto has had its most successful year. The Library Board received from the Carnegie Corporation of New York a sum sufficient to erect three branch libraries, one of which will be opened in March, one in May, and one in July, 1916. These are situated in the Wychwood district, the High Park district and the Beaches District. It is worth while pointing out that these libraries have cost the city of Toronto nothing, and altogether the Library Board has received from the Carnegie Corporation $420,000. Just at this point it may be of interest to note that the City's investment in all the library buildings is just ten per cent of this, viz., $42,000, that amount of money having been given to the Library Board by the City for the erection of the Dovercourt Branch Library.

The new Branches will be of an entirely new style of architecture from a library standpoint. They are of the new Collegiate Grammar School type of the 17th Century and are likely to effect a revolution in branch library architecture.

There are now fifteen Public Libraries in the City of Toronto including the Municipal Reference Library at the City Hall. These libraries are supported by one-quarter of a mill on the dollar of taxation.

The number of books issued for home reading was 892,161, an increase over last year of 162,000. The number of books issued to Boys and Girls was 249,260, an increase over last year of 62,000.

The number of Reference Books used was 217,000, less than last year by 4,700, due partly to the gradual decline of the intense interest of the autumn of last year in the books on the war and partly to the heavy enlistment of young men in the service of their country.

The use of Reference Books by Boys and Girls was 146,536, being an increase of 33,000, much of which is due to the intelligent interest of children in the progress of the war and the zones of its operations and especially in the men on whom the responsibilities have fallen.

The total use of books in our Libraries was 1,255,783, an increase over last year of almost 200,000.

The greatest aggregate increase was in the College Branch, 26,000.

The greatest percentage of increase was in the Beaches Branch, 65 per cent.

The only decrease was in Church Street, 4,100, which, however, is a much less decrease than in the preceding year.

The circulation in the descending order of magnitude is as follows: Reference 217,086; College 158,411; Dovercourt 132,075; Riverdale 114,093; Church 98,647; Yorkville 62,378; Queen & Lisgar 61,978; Beaches 61,278; Western 56,458; Deer Park 41,552; Earlscourt 38,734; Northern 23,537 (closed for six weeks); Wychwood 23,537; Eastern 17,727; especially worthy of notice is the increase of 15,000 in Earlscourt.

The percentage of fiction circulation was largest in Deer Park.

The circulation is smallest in those Branches which are in rented buildings which are, of course, less attractive.

CHARTERED BANKS' STATEMENT
1915

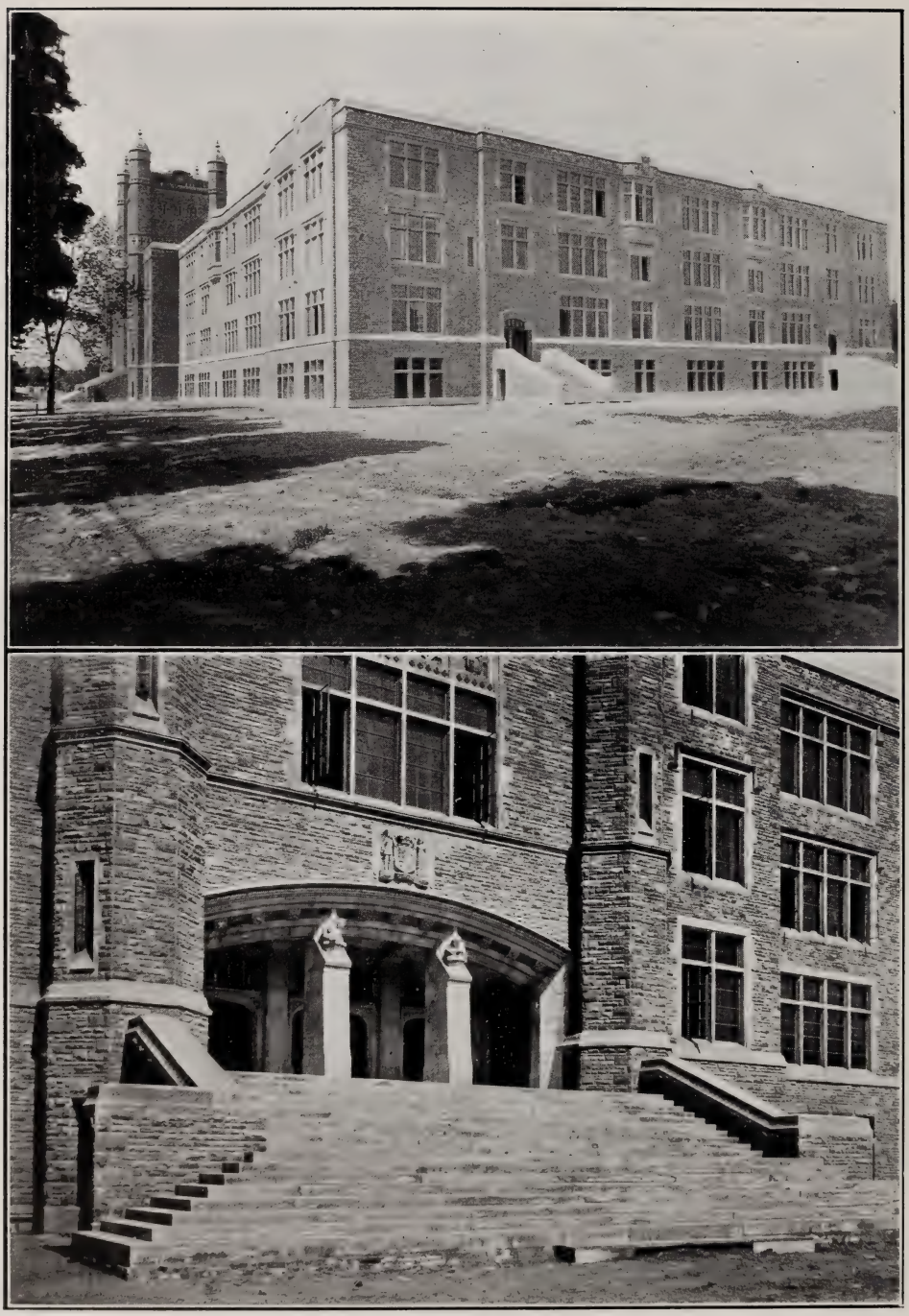
The statement of the chartered banks for the month of December 1915, furnishes the results of all the banks for the full calendar year. The changes in the banking position of the country which have been revealed by the individual reports of banks appearing recently are emphasized in the general statement. As a whole the statement proves much more active business conditions. Demand deposits, which are always an index of commerce, increased by $73,780,000 in 1915 in place of the contraction of $31,465,000 which occurred in 1914. On the other hand, there was a much larger gain in notice deposits, these savings increasing by over $58,000,000 and reachng an aggregate of $720,-990,000 at the close of the year. Total deposits in Canada are $1,144,-680,000, a gain for the year of nearly $132,000,000.

The banks extended their call loans in Canada by $15,716,000 during 1915 in place of a contraction of some four millions in 1914. The increase in December alone was about one million dollars. As indicated by the annual exhibits of the various institutions, the banks have collectively been carrying large reserves abroad, call loans in London and New York being on December 31 some fifty-two millions higher than a year ago. At the end of the year the banks had $137,157,000 of their assets in this form, in addition to $58,000,000 of commercial loans abroad. The deposits in the central gold reserve at the end of the year were $17,360,000.

The following statement shows the principal items on December 31, 1915, the changes for the month of December compared with the figures of the previous month, the changes for the full year 1915, and for comparison, the changes which occurred in December, 1914.

	Dec. 31, 1915.	Changes during December 1915.	Changes during year ended, Dec. 31, 1915	Changes during December 1914.
Reserve	$ 112,457,333	—$ 261,140	—$ 613,526	—$ 94,448
Note circulation	122,199,582	— 1,954,103	+ 16,229,827	— 8,797,471
Demand deposits	423,690,384	+$16,955,213	+ 73,780,431	— 974,200
Notice deposits	720,990,267	+ 6,770,981	+ 58,160,230	— 3,164,815
Total deposits in Canada	1,144,680,651	+ 23,726,194	+ 131,940,661	— 4,139,015
Deposits outside Canada	134,650,183	+ 2,621,075	+ 35,748,770	+ 7,622,918
Current coin	67,995,610	— 3,364,046	+ 5,425,922	— 4,109,810
Dominion notes	145,547,870	+ 4,796,537	+ 7,491,531	+ 2,545,490
Deposits central gold reserve	17,360,000	+ 2,260,000	+ 7,660,000	— 1,100,000
Call loans in Canada	84,228,155	+ 1,024,368	+ 15,716,502	— 882,754
Call loans outside Canada	137,157,869	+ 1,627,307	+ 52,144,905	+ 10,553,321
Current loans in Canada	775,517,947	— 1,644,616	— 10,516,431	— 8,234,842
Current loans outside Canada	58,479,739	+ 5,238,784	+ 15,065,979	+ 447,485
Total liabilities	1,499,283,690	+ 36,082,768	+ 184,637,436	— 5,661,211
Total assets	1,737,992,244	+ 35,797,848	+ 182,435,429	— 5,901,304

Toronto, 26th January, 1916.



Upper—Central Technical School. Lower—Main Entrance of School.

CENTRAL TECHNICAL SCHOOL

By A. C. McKAY, B.A., LL.D.
PRINCIPAL

On the first of September, 1915, the new Central Technical School was opened for the reception of students, and industrial education became the prominent educational feature of industrial Toronto. Many students were enrolled, for both boys and girls, men and women, eagerly sought the preparation for life provided in the varied courses of the school. When the evening classes were opened in October, the registrations were numbered in the thousands, and as far as it could be evidenced by the number of people served, the great expenditure on building and equipment was justified.

A slight investigation of the occupations of the men and women workers of Toronto reveals the fact that the majority of the citizens are directly concerned with making or selling articles of trade. The educational interests of these people centre around industrial processes, and a system of education which includes as its major part the consideration of these processes best prepares them for their life's work.

The Technical School recognizes this position and offers courses which prepare young people for the pursuits of industrial life by including in the curriculum varied practical shopwork and offering special technical training in many industrial operations. For boys, the day courses generally extend over four years. The first two years are devoted to study of a general character, with emphasis on mathematics, science, drafting, English, and shopwork. In the last two years the student is expected to specialize along some definite line, and he gives one-half of his time to this special industrial work under the direction of a skilled practical teacher. For girls, the courses are limited to three years, the first year being given to the general study, the second and third to the special training.

The new building was planned to give in its shops and laboratories a fair picture of the industrial life of the City, and thus, to serve the educational interests of the people who are or who will be engaged in industrial work. How well this has been done can be realized only by visiting the great structure and walking through its hundreds of rooms. In the day school, elementary and advanced classes are conducted in nearly all branches of mathematics and science, in electricity and chemistry, in mechanical and architectural drawing, in art and indus-

trial design, in manual training, domestic science and domestic art, in English literature, composition and history, and every student who can undertake it, is encouraged to master all the elements of a thorough general education.

Provision is made for special instruction, under skilled industrial teachers, in carpentry, cabinet making, pattern making, brick making, brick laying, tool making and other lathe work, forging, foundry practice; steam, gas and electrical engineering practice; plumbing, steam fitting, electrical construction, electrical testing, strength of materials; painting and decorating, plaster work, cement work; printing and press work, electroplating, photographic processes, photo-engraving, metallurgy, industrial chemical processes:—modelling, freehand drawing, designing, illustrating, art pottery; in women's work, cookery, catering, home nursing, laundry work, sewing, dressmaking, cutting and designing, millinery, power machine operating. These branches of industrial work are all dealt with in a very definite, practical way in both day and evening classes, and other work will be provided for when demanded by the needs of the community.

It will be seen from the foregoing list that ample provision is made for the technical training for those who will enter upon occupations connected with building construction, metal work of all kinds, clay products, engineering, industrial chemistry, architecture, machine drawing and design, industrial art, printing and publishing, and, in addition, all those occupations generally recognized as suitable for women workers.

The regular courses of the school, that is, those designed for boys and girls who will attend for three or more years, are planned to give a thorough grounding in the fundamental branches of recognized educational work. The culture which comes with ability to do things thoroughly and well, will undoubtedly be found in the case of pupils who complete these courses, just as it is found in the business men of Toronto who have in such large numbers obtained their education in mastering, and while mastering, the industrial processes underlying their own particular branch of manufacturing.

The curriculum of the school and the splendid equipment of the many laboratories and shops are a definite recognition of the industrial character of the City of Toronto, and of the fact that the citizens' interests and the manufacturers' interests are one. The school further puts in evidence that education is not necessarily confined to the study of books, but in a very real sense is closely related to the study of things and of the industrial operations by which they are produced.

REPORT OF THE

BELGIAN RELIEF FUND COMMITTEE

OF THE BOARD OF TRADE OF THE CITY OF TORONTO

To the Subscribers, Toronto Board of Trade Belgian Relief Fund:

At the request of the Belgian Consul-General for Canada, the Council of the Board of Trade of the City of Toronto decided on 22nd October, 1914, to make an urgent appeal to the Members of the Board for funds for the immediate relief of the Belgians. The amount which was aimed to realize was $50,000.00.

A ready response was made by Members of the Board, aided by the invaluable help of the Press of the City. The Committee decided to make the Fund open to the public at large, and, as a result of the publicity given by the Press, subscriptions were received from citizens of all parts of Ontario, as far north as Haileybury being heard from. Contributions were also received from points as far east as the State of New Jersey, west as far as distant California, south from residents of Florida, and even from Hawaii assistance was rendered.

All classes answered the appeal, in many cases the contribution received representing the efforts of a large number of people who had devised many ways and means of raising funds. Large amounts were donated as a result of concerts, notably those given by the Toronto Mendelssohn Choir, whilst local Belgian Relief Funds in many districts, Golf Club Handicaps, and Lectures augmented the Fund appreciably. One example of self-sacrifice worthy of special mention was a subscription of $1.25 from a Torontonian, it being "earned by a number of small children by making themselves useful about the house." Socials and doll contests were also means adopted by some contributors to aid the cause, whilst the people of Cranmer District, Alberta, made a subscription as the result of a pie social.

Perhaps no other fund has been more catholic, which is evidence of the universal sympathy with the Belgians. Subscriptions were collected by numerous groups of people, those in schools, offices, stores, lumber camps, factories and workshops, and the Street Cleaners of Toronto making donations, whilst the University of Toronto, and many financial institutions and business houses of Toronto were very generous in their assistance. Societies connected with practically every religious denomination helped the work on no small scale. A number of Councils also aided the fund, particularly the Bruce County Council, Ontario.

The result of cash donations reached the sum of $71,639.97, every promise of a subscription being liquidated, whilst bank interest yielded $283.85. The contributions in kind represented $721.50, the fund therefore making a grand total of $72,645.32.

As shown in the accompanying Treasurer's Report, $20,000.00 was devoted in purchasing 8,000 bags of flour, which was very urgently required at the time by the refugees of Belgium, whilst 101½ doz. men's heavy sweaters cost $621.00, an article of clothing being much in demand during the cold weather. The balance, $51,302.82, was paid direct to the Belgian Consul-General for Canada for administration by the Central Executive Committee. A statement from the latter as to the contributions made by the Board's Fund is also attached.

All expenses in connection with the Fund have been defrayed by the Toronto Board of Trade, so every cent contributed has been devoted to the alleviation of the distress of the Belgians.

The Committee desires to express its sincere thanks to the donors for their generous and prompt response to the appeal for aid, and to the Press of the City for their kind publicity.

ARTHUR HEWITT,
Chairman.

Toronto, 18th September, 1915.

TREASURER'S REPORT

RECEIPTS.

(Nov. 9, 1914, to Sept. 18, 1915.)

Donations of cash	$71,639.97
Donations of goods	721.50
Interest on bank balance	283.85
	$72,645.32

DISBURSEMENTS.

Purchase and shipment of 8,000 bags flour	$20,000.00
Purchase and shipment of 101½ doz. sweaters	621.00
Shipments of contributions of goods	721.50
Cash payments to Belgian Consul-General for Canada	51,302.82
	$72,645.32

C. MARRIOTT,
Treasurer.

Audited and found correct.

CLARKSON, GORDON & DILWORTH,
Chartered Accountants.

Toronto, 19th October, 1915.

ACKNOWLEDGMENT
FROM HIS MAJESTY THE KING OF THE BELGIANS

Consul-General de Belgique, Au Canada.

Ottawa, 15th October, 1915.

Dear Mr. Morley,

I am glad to personally confirm the letter dated the 21st of September last by which my office acknowledged the receipt of your last cheque for $6,302.82, tendered as a further contribution from the Belgian Relief Fund of the Board of Trade towards the relief work for the victims of the war in Belgium.

The contribution from the Board of Trade towards this work up to date may be summarized as follows:

Foodstuffs to the value of	$20,049.50
Clothing to the value of	1,293.00
Money for the purchasing of foodstuffs	51,302.82
Forming the total amount of	$72,645.32

The importance of the assistance from the Board of Trade in the relief of the unfortunate population of Belgium had prompted me to specially bring above magnificent figures to the notice of my Government.

It gives me great pleasure to say that I have just been directed to convey to the Board of Trade the expression of the appreciation of His Majesty the King of the Belgians and of his Government as shown by the following cablegram:

"Havre, Oct. 13, '15.

"The Consul-General of Belgium, Ottawa.

"His Majesty is profoundly touched by the generous sympathy of the Canadian people. You are requested to convey to the Board of Trade of Toronto the expression of the feelings of lively gratitude of his government."

"The Minister for External Affairs."

I need no more repeat to you how thankful the Central Executive Committee of the Work and myself feel towards the President and the Members of the Board for their magnificent co-operation. We should be obliged if you would kindly avail yourself of some suitable opportunity to thank on our behalf all those who, in your district, generously thought of my needy compatriots.

The Belgians as a nation have sacrificed themselves for the defence of the noble principles for which this Great Dominion is fighting itself with the whole Empire. You may rest assured that the effective sympathy so eloquently shown by our Canadian friends affords for them most valuable encouragement in their present misfortune.

Believe me, Yours sincerely,

M. GOOR.

F. G. Morley, Esq.,
Secy., Board of Trade,
Toronto, Ont.

Looking West from the Balcony of the Royal Bank Building.

TORONTO DIVISION

BRITISH RED CROSS SOCIETY
AND ORDER OF ST. JOHN

Three Days' Campaign, October 19th to 21st, 1915

The Toronto appeal made on behalf of the British Red Cross Society and Order of St. John which extended over three days, from the 19th to 21st October (Trafalgar Day), resulted in a total subscription of $550,975.92, or a net of $545,551.00 after allowing for all campaign expenses. The amount which it was aimed to raise was $250,000.00.

On the 26th of October, five days after the close of the campaign, sufficient sums of money were handed to the Provincial Treasurer to enable him to cable £100,000 to the credit of the British Red Cross Society, London, England. Cheques for the balance of the fund were handed to the Provincial Treasurer from time to time for remittance to England as the outstanding subscriptions were paid.

Board of Trade Movement.

The campaign was conducted under the Presidency of Mr. J. W. Woods, President of the Toronto Board of Trade; Sir Edmund B. Osler, Honorary Treasurer; and Mr. F. G. Morley, Honorary Secretary, while the Men's Canvassing Teams and other workers were composed of nearly three hundred of the leading business and professional men of the City, practically all of whom were members of the Board of Trade.

The result of the appeal exceeded the most sanguine expectations of the Committee. A statement of receipts and disbursements, duly audited, is published herewith.

Appreciation of Workers.

It is not possible to sufficiently express appreciation of the services of all who took part in the campaign. One and all did good work. The efforts of the Women's Committee are worthy of special mention. Through the church receiving stations, nurses located in departmental stores, banks, etc., Boy Scouts, Patriotic Leagues and other auxiliaries, almost $24,000 was added to the fund. Nearly every church in Toronto was represented, the poorest parishes contributing.

The Children Helped.

None who witnessed the procession of motors from the various schools in Toronto but were struck with the enthusiasm displayed by the children and younger members of the community, and, as illustrating how the appeal touched the school children, it was very gratifying to receive from the poorer outlying districts of Ontario, where there was no organization, Post Office Orders and cheques sent as voluntary contributions from very many of the small schools.

Ontario and Toronto Liberal.

The total subscriptions of the British Dominions Overseas to 4th February, 1916, as reported by Sir Robert Hudson, Chairman of the Finance Committee of the British Red Cross Society, London, England, amounted to £584,923 0s. 5d., of which the Province of Ontario gave more than one-half, the figure being £319,059 2s. 3d., Toronto's share being over one-third of this amount.

The following figures, showing the contributions from the various Provinces of the Dominion of Canada, are interesting:

	£	s.	d.
Ontario	319,059	2	3
Quebec	45,371	0	0
Nova Scotia	14,106	10	0
Manitoba	4,269	9	9
New Brunswick	3,533	16	5
Saskatchewan	3,124	9	4
British Columbia	2,563	0	11
Prince Edward Island	2,293	11	6
Alberta	1,392	13	10

STATEMENT OF RECEIPTS AND DISBURSEMENTS FEBRUARY 1st, 1916.

RECEIPTS.

The Municipality of the City of Toronto	$50,000.00
Subscriptions through Men's Teams, Over Counter at Headquarters, and by mail:—	
(a) Individuals and Firms	303,239.05
(b) Factory Employees, Office Staffs, etc.	126,787.48
Public Schools, Separate Schools, High Schools, Collegiate Institutes, Private Colleges, and Universities	28,034.27
Money donated for two Motor Ambulances	3,150.00
Proceeds of Goods donated and sold by auction	1,430.25
House to House Canvass, Special Men's Teams assisted by Letter Carriers	11,728.88
Proceeds from British Red Cross Luncheons, after goods to the amount of $238.31 had been donated and One Day's Wages to the amount of $25.00 from B.R.C. Luncheon Employees	135.08
Carried Forward	$524,505.01

RECEIPTS—*Continued*

Brought Forward....		$524,505.01

SUBSCRIPTIONS RECEIVED BY WOMEN'S COMMITTEES.

Received from Church Receiving Stations, Patriotic Leagues, Auxiliaries, Missions, Settlements, and Nurses stationed in Departmental Stores, Banks, etc.	$23,266.18	
Received from Theatres, Moving Picture Shows, etc., etc....	473.93	
		23,740.11
		$548,245.12
Subscriptions received by Toronto Division on behalf of the Provincial Fund marked "Province" in detailed lists.....		2,730.80
		$550,975.92

The above Statement does not include three shares of stock (two Preferred and one Common), Dominion Manufacturers Limited, par value $300.00, donated and still on hand.

DISBURSEMENTS.

Toronto Campaign Expenses:		
Advertising	$2,811.10	
Postage	147.79	
Printing and Stationery	620.00	
Decorations and Display	1,520.23	
Salaries:		
Stenographers preparing Canvassers' Lists and Lists of Subscribers	169.00	
Sundries, including cleaning, lighting, and heating Campaign Headquarters, cartage, telephone, etc	156.80	
		$5,424.92
Payment for two Motor Ambulances specially designated		3,150.00
Amount paid out on behalf of British Red Cross Society for Telegrams and Cables sent to all parts of Canada and British West Indies, appealing for Empire-wide Campaign on Trafalgar Day		645.17
Cash paid over to the Provincial Treasurer:—		
October 15-20—Received direct	$ 1,766.12	
" 26—Received from Toronto Division	410,000.00	
November 26— " "	114,611.72	
" 26— " "	2,888.28	
December 17— " "	5,250.00	
January 4— " "	928.06	
" 11— " "	3,419.15	
February 1— " "	161.70	
Total, Toronto Division	$539,025.03	
November—subscriptions from outside Toronto	2,730.80	
		541,755.83
		$550,975.92

J. W. WOODS, President.

E. B. OSLER, Hon. Treasurer.

Audited and Certified Correct.

BRYAN PONTIFEX,
Chartered Accountant.

Toronto, 1st February, 1916.

ONTARIO ASSOCIATED BOARDS OF TRADE

FOURTH ANNUAL MEETING

The fourth annual meeting of the Ontario Associated Boards of Trade was held on February 25th and 26th, 1915, in the Assembly Room of the Toronto Board of Trade.

About one hundred and fifty delegates, representing sixty-five Boards of Trade throughout the Province, were in attendance and were welcomed by the Honorable W. H. Hearst, Premier of the Province, His Worship Mayor T. L. Church, and President J. W. Woods of the Toronto Board of Trade.

On the evening of the 25th the delegates were the guests of the Toronto Board of Trade at a banquet held in the Board's Club Rooms. Among the speakers on this occasion were the Honorable F. G. Macdiarmid, Minister of Public Works; Sir Adam Beck, Mr. N. W. Rowell, K.C., President J. W. Woods, Mr. A. J. Young, Mr. Lionel H. Clarke, Mr. Arthur Hewitt, and Mr. C. Marriott.

Resolutions Adopted.

At the business sessions, Mr. A. J. Young (North Bay), President of the Association, presided. Many matters of importance affecting the commercial welfare of the Province were discussed and Resolutions on the following subjects were adopted:

Universal Service Throughout the Empire.

Refining of Nickel in Canada.

Hydro-Electric Power Commission.

Date of Annual Meeting of Ontario Associated Boards of Trade.

Municipal Government by Commission.

Use of Vacant Lands Inside Corporation Limits.

Codification of Commercial Laws.

Registration of Voters.

Election of Officers.

The following officers were elected for the ensuing year:—

Honorary Presidents:

Mr. W. J. Gage.
Lt.-Col. W. N. Ponton.
Dr. H. T. Reason.
Mr. A. J. Young.

President ..... Mr. R. Home Smith, Toronto.
First Vice-President ..... Mr. H. L. Frost, Hamilton.
Second Vice-President ... Mr. R. Meek, Kingston.
Third Vice-President .... Mr. Wm. Taylor, Owen Sound.
Secretary-Treasurer .... Mr. F. G. Morley, Toronto.

Executive:

Mr. J. F. Black, Sudbury.
Mr. L. J. Breithaupt, Berlin.
Lt.-Col. H. Brock, Toronto.
Mr. W. B. Burgoyne, St. Catharines.
Mr. D. L. Darroch, Collingwood.
Mr. T. A. G. Gordon, Sarnia.
Mr. Arthur Hewitt, Toronto.
Mr. E. A. Horton, St. Thomas.
Mr. D. L. Jemmett, Cobalt.
Mr. Alex. Stewart, Guelph.
Mr. W. J. Taylor, Woodstock.
Mr. D. B. Wood, Hamilton.

Skyline, King and Yonge Streets.
Royal Bank, Canadian Pacific Railway, and Dominion Bank Buildings.

TORONTO

WHAT IT IS

Capital of Ontario.
Second largest city in Canada.
The city of homes.
Hive of manufacturing.
Wholesale jobbing centre of Canada.
Mecca of trade and commerce.
A popular resort for tourists.
Centre of lake passenger traffic.
Seat of Canada's largest University (Toronto University).
Educational centre of Canada.
Legal and judicial centre of the Province.
Automobile centre of Canada.
Home of the largest departmental store in the British Empire.

HONOUR ROLL

Members

of

The Board of Trade of the City of Toronto

on

Active Service

AGAR ADAMSON
T. H. C. ALISON
J. B. ALLEN
DR. J. A. AMYOT
ERIC N. ARMOUR

J. R. BELL
M. S. BOEHM

JNO. A. COOPER
H. C. CREWS

G. M. DEAN
GEO. T. DENISON, Jr.
DUNCAN DONALD
R. A. DONALD

J. E. FLAVELLE

G. R. GEARY
GOODWIN GIBSON, Jr.
J. L. GOAD
H. D. LOCKHART GORDON
R. M. GRAY, Jr.

M. M. HART
GEO. F. HICKMOTT
DR. GUY G. HUME

R. H. JOYCE

D. FORBES KEITH
A. J. E. KIRKPATRICK

E. J. LAIDLAW
JNO. F. LASH
A. C. LEWIS
T. R. LOUDON

W. G. MACKENDRICK
DR. F. R. MALLORY
K. D. MARLATT
K. R. MARSHALL
R. F. MASSIE
C. H. MITCHELL
J. H. MITCHELL
W. G. MITCHELL
H. W. MURRAY
F. B. MCFARREN

H. L. PLUMMER

S. G. RICE
H. E. RIDOUT
I. E. ROBERTSON
W. T. ROGERS
H. L. ROUS
GEO. C. ROYCE
G. C. RYERSON
(Killed in Action, April, 1915)

JOHN A. SHAW
V. N. SMALLPEICE
HARRY L. SMITH
A. G. STANWAY
G. B. STRATHY
L. F. STRICKLAND
DR. W. E. STRUTHERS
R. J. STUART

J. O. THORN

TRUMBULL WARREN
(Killed in Action, April 20, 1915)
J. G. WATSON
R. H. WEBB
E. A. WILLIAMS
T. C. WOOD
W. B. WOODS

Upper—Rosedale Bridge from East Side of Ravine, December 27th, 1915.
Lower—Don Bridge, Looking Eastward, showing Second Pier in Foreground, November 26th, 1915.

BLOOR STREET VIADUCT

History Prior to Letting of Contracts

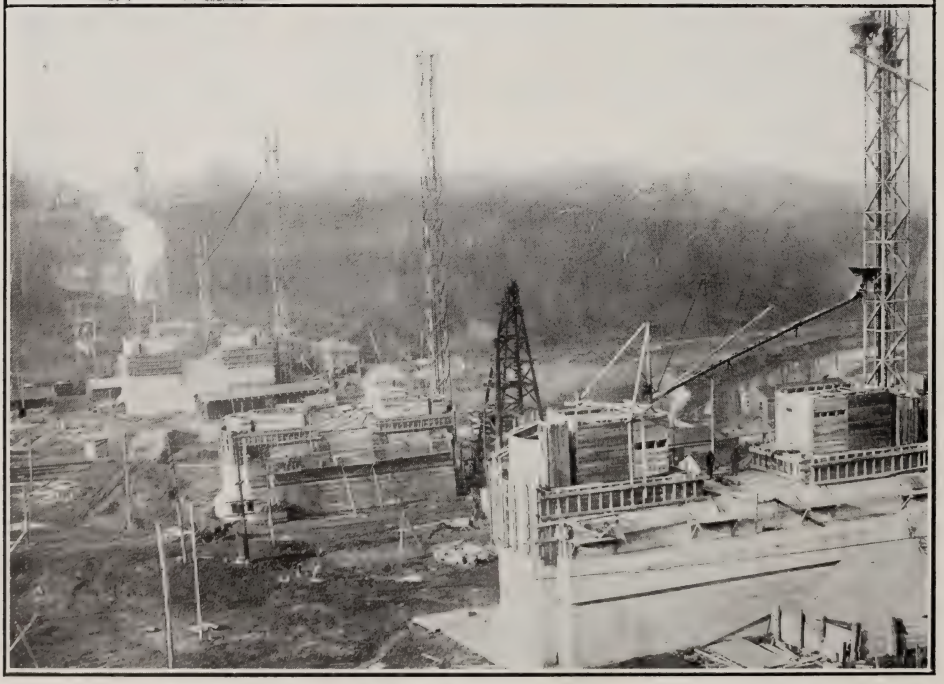
As that portion of the City situated to the east of the Don River developed northwards, it became evident that more adequate and direct means of communication with the portion west of the Don should be provided, and for some years it was the generally accepted opinion that a connection between Bloor Street and Danforth Avenue would be the best solution of the problem.

At different times the project had been considered, and, finally, on the basis of preliminary designs and estimates of cost, prepared in the latter part of 1912, a by-law to authorize the issue of debentures to the extent of $2,500,000 for this purpose was voted upon by the Ratepayers at the annual election on January 1st, 1913, and received the assent of the majority. It was then passed by the Council on January 27th, 1913.

As the total length of this improvement is almost one mile, a great amount of preliminary work was necessary to determine, accurately, both surface and sub-surface conditions. Surveys were commenced in 1912 and carried on during the following year. An extensive set of borings was made, comprising 3,400 feet of wash boring and core drilling, samples being carefully taken, labelled, and preserved for reference, this being completed in May, 1913.

Those desiring to prepare alternative designs in reinforced concrete construction throughout were supplied on request with the data thus obtained, so that the preparation of their design might proceed concurrently with the preparation of the design by the Department of Works. The labor involved in the preparation of designs is indicated by the fact that the contract drawings for the Don bridge alone number 68.

On October 14th, 1914, tenders were received for the Don bridge, and on December 11th, 1914, the contract was awarded to Messrs. Quinlan & Robertson, Limited, of Montreal. On December 22nd, 1914, tenders were received for the Rosedale bridge, and on February 22nd, 1915, the contract was awarded to the Dominion Bridge Company, Limited. Both contracts were based upon the designs prepared by the Department of Works.



Upper—Don Bridge, Looking Eastward from West Approach, February 28th, 1916. Erection of Structural Steelwork Commenced.
Lower—Don Bridge, Looking Westward from East Approach, showing Second Pier in Foreground, November 26th, 1915.

Description.

The work has been divided into three sections: the first extending from the corner of Bloor and Sherbourne Streets in a south-easterly direction to the corner of Parliament and Howard Streets, and is 1,564 feet in length; the second extends westward from the corner of Broadview and Danforth Avenues, in line with the latter, for a distance of 2,219 feet to a point near Drumsnab Road; the third section, 1,484 feet in length, connects these two. The three sections are termed the Bloor, Don, and Rosedale sections, respectively.

The Bloor section will be constructed entirely on earth, about 123,000 cu. yds. of fill being necessary to bring it to the proper grade. The outstanding features of the Don and Rosedale sections are two bridges of 1,618 feet and 580 feet in length respectively, the balance in each case being constructed on earth.

A width of 86 feet is maintained throughout, comprising street railway tracks, roadways, and sidewalks. With a view to the future installation of subways, provision is made in the design of the bridges for the ready addition of a lower deck. The leading features of the Don bridge are five steel arch spans, the longest of which is 281 ft. 6 in., carrying the roadway at a height of 125 feet above the bottom of the valley. The construction of this bridge involves approximately 50,000 cu. yds. of excavation, 43,000 cu. yds. of concrete, and 11,500,000 pounds of structural steel. The main span of the Rosedale bridge is an arch 190 feet long, carrying a roadway over the Rosedale Ravine at a height of 95 feet above the Valley Drive. This bridge will require approximately 31,000 cu. yds. of excavation, 17,000 cu. yds. of concrete, and 2,710,000 pounds of structural steel.

Progress on Don Section.

The excavation is almost complete. The four main piers in the valley are carried down into rock, to depths varying from 35 ft. to 47 ft. below the surface of the ground. The three other piers, being located on higher, firmer ground, were placed on spread footings.

Concrete foundations and footings are complete. The rest of the concrete work has been brought to such a point that the contractor can proceed with the erection of the steelwork. 27,000 cu. yds. of concrete have been placed, this being approximately 64% of the total amount required for completion. The concrete, after being mixed, was raised by elevator buckets operating in towers, and distributed from a suitable height by means of steel chutes.

The Hamilton Bridge Works Company, Limited, are the sub-contractors for the steelwork. They have already erected the steelwork in the two approaches, and a portion of that in the arch span over the C.P.R. tracks. Approximately 2,000,000 pounds of structural steelwork have been erected. The arch spans are to be erected on falsework by means of two travellers, each of which can place a member weighing 16 tons.

Progress on Rosedale Section.

The general contractor sublet the excavation and the concrete work to the Raymond Construction Company, Limited.

The excavation on this section is nearly complete. The two piers supporting the arch span were carried down into rock to a depth of about 30 feet below the roadway in the valley.

Fourteen thousand three hundred cubic yards of concrete have been placed by means of towers and chutes similar to those described in connection with the Don section. This constitutes about 80% of that required for completion, and the structure is fully ready for erection of steelwork, which is all in place except the 190 foot span.

REPORTS OF SECTIONS

Electrical

To the Members of the Electrical Section:

GENTLEMEN:—

This being the last meeting of our year, I think we may very properly spend a short time in a brief survey of conditions from an Electrical standpoint. Taken all together, the year 1915 has not been a very satisfactory one for the Electrical trade, either as to volume of business, or to profit. As soon as the war broke out it naturally occasioned a severe curtailment of new development work, as well as of building activity, and as it is on these factors that the Electrical trade largely depends, it could not but seriously effect business conditions. While this was very marked in the early months of the year, conditions bettered a good deal later, and since the Fall business has shown a marked improvement, and although perhaps not up to normal, is now much better than it was. A number of the Electrical concerns who equipped themselves to manufacture munitions have of course been doing a very large and profitable business, with every likelihood that this will continue for some time. The outlook for other lines of the Electrical trade would seem to be for pretty good business for those who are handling staple lines, and perhaps a continuance of about the present restricted trade for those depending on building and new development work.

One very upsetting factor throughout the year has been the continued advance in the cost of all metals, as well as many of the other raw materials entering into the construction of electrical supplies and equipment. This advance, of course, has been caused almost wholly by the war, either from the enormous quantity used in the making of munitions, as in the case of brass, copper and steel, or in other cases from the inability to get certain necessary ingredients formerly imported from Europe. So far as one can see there is every likelihood that this advance will continue for some time to come, with resultant higher prices in practically all lines of electrical requirements.

So far as the work done by the Electrical Section itself is concerned, I do not know that there is very much to specially report. Probably on account of the general quietness of trade there have not been many

problems brought before it for solution, but such questions as have come up have received prompt and careful attention at the hands of the Executive and the various sub-committees. As you have been informed from time to time of these various matters, it is not necessary that I should go into them in any detail here.

As I see it, one of the very important advantages which the Electrical Section has accomplished is in bringing the members of the Trade together, thereby tending to promote a better and more co-operative feeling among the various Branches of the trade. The Luncheon meetings, which were inaugurated last Fall, have done much in this respect. These meetings, which have been arranged to occupy just one hour, have been excellently attended by the members, who through them have got to know one another much better than would be possible in the ordinary business meeting. The talks themselves have been very interesting, and I would strongly recommend that this feature be continued and possibly extended another season.

It seems to me that this Electrical Section is something that is very much needed in the trade, and properly used, can do much to promote the welfare and harmony of all concerned. To be successful, of course, it needs the support and hearty co-operation of all the members. We are now well organized with a thoroughly representative membership, and are well equipped to take care of any and all matters that may arise requiring concerted action. Personally, I may say that I have very much enjoyed the work which has devolved upon me during my term of office as Chairman of the Section. It has meant some little time and effort of course, but I have formed some very pleasant friendships thereby, and have been very glad too of the opportunity afforded of getting first-hand knowledge of the different points of view on many issues of the various branches of the Electrical trade. I would like to take this opportunity of thanking the various officers and committees of the Section for the excellent support they have given me during the season; the work having been shared by a number has not been very hard on anyone, and if the members will only give the new Executive the same support they have the present one, there can be no question of the continued success of the Electrical Section of the Board of Trade.

Respectfully submitted,

C. H. WILLSON,
Chairman.

Toronto, 17th February, 1916.

Lumbermen's

The annual meeting of the Lumbermen's Section of the Toronto Board of Trade was held on the 17th January, 1916, and was largely attended.

Meetings Valuable.

The retiring Chairman, Mr. J. L. Campbell, delivered a short address, opening with an expression of the appreciation which he felt at having been President of the Lumbermen's Section of the Toronto Board of Trade during the past year. Such work as it had involved on his part had been entirely a labor of love. The part he had enjoyed most of all was the social feature of the meetings of the Section. These meetings had given him an opportunity of meeting the other lumbermen of the city and of coming into contact with them, which he had found to be very much to his advantage. There had been other important advantages also. The Section had been able to discuss many questions of mutual interest to the members from a business point of view. Mr. Campbell felt that possibly the members did not yet realize the advantages of association provided by such an organization as the Lumbermen's Section. It was a good thing, not only to have an opportunity to discuss business questions, but also an opportunity to get together and become well acquainted with one another. In all business there was a great deal of competition and the impressions which men were likely to form of one another under the strain of competition were liable to be very diverse. On the other hand, if they had the opportunity of meeting one another socially they were certain to find out that the other fellow was not such a bad fellow after all. Social intercourse among business men promoted to a large extent a greater feeling of satisfaction and mutual confidence which was, after all, a most valuable asset in all business relationships. Business was conducted almost entirely on the basis of confidence. If by meeting together they could improve the confidence existing between themselves, their meetings were sure to be of great value.

Creation of Credit Bureau.

In regard to the actual benefits derived from the Lumbermen's Section of the Board of Trade, these on the surface might not appear to have been very extensive. The Section might not have accomplished a great deal in definite results. It had, however, accomplished a few things which he had already mentioned and in addition it had inaugurated a movement which had lead to the creation of a Lumbermen's Credit

Bureau among the retail trade in Toronto, which would prove of great advantage to its members and, inasmuch as it enabled the retailers to place their business upon a more practical and safer basis, it would be a corresponding benefit to the wholesalers.

Board of Trade Service Important.

In addition, the Lumbermen now formed a part of the Toronto Board of Trade. Mr. Campbell felt that possibly they were inclined to underestimate the value of such an institution as the Board of Trade. The services of the Board of Trade to its members were indeed of great importance. Large questions of general interest to the business men of the city were continually coming up and only through the co-operative action of a Board of Trade could they be handled to mutual advantage. Such questions as those regarding freight rates, and transportation matters in general were continually coming up for consideration and the only watch dog the business men of the city had was the Board of Trade. He believed that the Toronto Board of Trade had looked after its work in these lines very well, As an example, there had come up last year the important question of sanitation of railway cattle cars. The railway companies had wanted to charge $2.50 for box and single-deck stock cars and $4.00 for double-deck stock cars. The Toronto Board of Trade had taken the matter up and brought about a reduction in the charge to 75c., thereby effecting a very great saving to the whole Dominion.

Legislation Watched.

The Board of Trade had been the only body in Toronto that had had an eye to the Hydro-Electric By-law when it was submitted to the citizens for a vote. This by-law may have been a good thing or a bad thing. He thought that in principle it was a good thing. The Board of Trade, however, had been able to discover that certain things in connection with the by-law had been done in a slipshod manner. For instance, the by-law had been passed through the City Council without being considered clause by clause. He mentioned this merely to show that the City Council passed a good deal of loose legislation for which the people of the city had to pay the piper, and it was a good thing, therefore, to have a watchful Board of Trade which would at least make an effort to protect the citizens' interests. The fact that the Hydro Electric By-law had been handled by the City Council in a slipshod manner was evidenced by Sir Adam Beck's promise to bring in legislation in the Ontario Legislature to overcome the weak points in the

By-law. If the Board of Trade had not been on the watch this would not have been done and the by-law would have been sanctioned by the people without Sir Adam Beck's additional guarantee.

Cumulative Influence.

If the Board of Trade was thus able to demonstrate its usefulness to the citizens of Toronto it was their duty to support it and it was the duty of the lumbermen to do their share towards its maintenance. The Lumbermen's Section of the Board of Trade might not have been of any great benefit to the Board, but he thought that the influence which it had exerted was of a cumulative nature and had been appreciated by the Board itself.

An Appreciation.

In conclusion Mr. Campbell repeated his appreciation of the honor he had felt in acting as President of the Section during the year and expressed his hope that during the coming year the Lumbermen's Section would increase in members, usefulness and influence.

Tanners'

To the Members of the Tanners' Section:

GENTLEMEN:

I regret that since our last annual meeting four prominent members of the Section have been called to their long rest. Each during his lifetime took a great interest in the Tanners' Section of the Board of Trade and each had been Chairman of this Section.

Mr. Walter Beardmore, universally liked by all who knew him, died a comparatively young man. Then Mr. Morley Wickett, who was Chairman a year ago, died very suddenly when a brilliant career was opening for him. A direct result of the war was the death of Mr. A. R. Clarke, he being one of the victims of the Lusitania disaster. Mr. Clarke was a general favorite with all who knew him and his death brought the war very near to us. The fourth death was that of Mr. Chas. King, the oldest and one of the most respected members of the Section.

WAR OUR FIRST BUSINESS.

A year, in fact, more than a year, of war is something that the present generation of Canadian tanners knew nothing of until confronted with existing conditions, and these conditions may continue during the year 1916.

War in itself is the most horrible disaster that can overtake a people. We prize human life more than any possession we have and have felt the stress of war chiefly through the loss of loved ones. As Canadians we have freely given our sons to protect the sanctity of our homes, our property and in fact all the liberties which we, as Canadians, enjoy. Under the British flag we have a freedom second to none in the world, and the honor of being a British subject is the greatest the world can offer to any man. Wherever the British flag flies justice rules and protection for life and property is found. For this reason it is easily understood why the young men of Canada, our best educated and worthiest, have enlisted for service abroad. May the men from Canada at the front return to be honored by their fellow citizens for what they have done. To those who have lost their lives we should not only be grateful but care for the ones who were dependent upon them to the best of our ability; all they had they have given freely that we who have remained at home might enjoy peaceful and contented lives. May our enemies soon be crushed and peace again prevail.

Embargo Unnecessary.

Now in regard to the business conditions in the tanning trade during the year. One of the first acts of our Government, after war was declared, as a matter of protection to the Empire, was to consider whether an embargo should be placed upon hides and leather, retaining for the use of our armies the production of this country. By invitation, a large number of tanners met Sir George Foster and other Ministers of the Crown in Ottawa and while freely offering to do whatever the Government wished, we explained that an embargo would seriously affect the manufacture of many plants and would destroy the export trade. As a result of the representations made the embargo was not placed, and the tanners have manufactured for export as well as supplying large quantities of leather, for use in the manufacture of shoes and other army equipment, promptly as required.

Tanning Extracts.

The profit in tanning during the past year was reduced by the war tax which the Government found it necessary to collect on hides and other imported materials. In addition to this, all tanning materials have vastly increased in price. To such an extent has this taken place, especially in extracts made from wood brought from a distance, that to obtain what is required for Canadian use it might be well for joint action to be taken to establish plants in Canada for making extracts, and only a reasonable selling price charged for same. In some cases tanning materials now cost four or five times what they did a couple of years ago.

Dyestuffs for Colored Leather.

To those manufacturing colored leathers, the difficulty in obtaining dyestuffs has proved a great hardship to the trade. Somewhere in the British Empire dyestuffs in quantities should be made, even if the Government should find it necessary to subsidize factories—the product to be sold within the Empire. The British Government placed an embargo on the shipment of logwood from Jamaica, which caused a cancellation of Canadian orders by American manufacturers of crystals. This to some extent has been overcome as the embargo has been partially, and now possibly wholly, lifted, but the present price charged for logwood crystals is excessive. Possibly Canadian tanners should manufacture all the different tanning and finishing materials used by tanners, and if this cannot be done at a profit should ask the Govermnent for

such assistance as may be necessary, either by subsidy or bonus, to enable us to manufacture at home and not be dependent on any foreign power for our supply of raw materials.

The result of the war has proved that every country should produce within its boundaries at least a large portion of what is necessary for its own use; then, in case of any great emergency, business would continue in a fairly normal condition and not be upset by inability to procure raw materials required to successfully manufacture standard lines of goods.

The outlook for business in Canada is encouraging, due to the great quantities of munitions of war which are being manufactured here and more especially due to the magnificent crop which was safely garnered last year, which has been selling and is still being sold at prices satisfactory to the producer.

Respectfully submitted,

C. G. MARLATT,
Chairman.

Toronto, 14th January, 1916.

Wholesale Dry Goods

To the Members of the Wholesale Dry Goods' Section.

GENTLEMEN,—

The Wholesale Dry Goods business, including its many branches, has emerged from the difficulties, dangers and uncertainties of the year 1915 in a way that reflects credit on the management of the different firms and companies engaged in the trade.

That business is on a sound basis has not only been abundantly proved but also that it is in such hands as are able to meet extraordinary conditions without demoralization. The various causes producing such dislocation have been so thoroughly ventilated in the press and otherwise and are so widely known not only to the Wholesale and Retail trade but by the majority of the consumers as well, that it is hardly necessary to discuss them further at this time.

It should not, however, be forgotten that during the early period of the war it was, generally speaking, easier to secure desirable goods than to sell them while now conditions are reversed, it being more difficult to buy than to sell desirable merchandise. Certain colors and fabrics are becoming extinct while in many cases substitutes are being resorted to which while not as good as the originals are the best that can be obtained.

We in Canada have benefited through the curtailment of borrowing money and importing merchandise from abroad and because of increased production and less extravagance. At this time, when the Custom House returns at different points indicate a large increase in Importations, it might be well for the trade to bear in mind that the careful policy has proved to be a good one and that it is of the utmost importance that every individual and firm should maintain a strong financial position in order to meet the uncertainties which must surely lie ahead.

Respectfully submitted,

A. M. IVEY,
Chairman.

Toronto, 1st February, 1916.

SECRETARY'S REPORT

To the Members of the Board of Trade of the City of Toronto.

GENTLEMEN,—

One of the great factors in an institution like our Board is the getting together of its Members. Knowing each other in a personal way is of inestimable value. From two to three hundred Members take luncheon in our Club Quarters daily, whilst many private functions are held. Add to this the work of the Board in matters of public and personal interest, and you have an institution that is fairly perfect in construction and one that pays large dividends in matters of service.

GENERAL INFORMATION BUREAU.

I desire to impress upon the Members at large the usefulness of our *General Information Bureau.* No question too small to answer.

IN MEMORIAM.

In recording the death list of our Members for the year 1915 it will be noted that two lost their lives in action at the Front, three were drowned in the Lusitania Disaster and one died from the effects thereof.

C. A. Massey	Feb.	8th	S. H. Pitts	June	15th
Wm. Neilson	"	10th	*A. R. Clarke	"	20th
Chas. King	"	22nd	G. R. Kappele	July	14th
Wm. Snider	Mar.	6th	V. E. Ashdown	Aug.	16th
John Sloan	"	11th	John Knox	"	31st
John Gilchrist	"	12th	John Flett	Sept.	17th
J. N. Hay	"	28th	G. Gouinlock	Oct.	4th
P. Burns	April	15th	James Cooper	"	8th
†Trumbull Warren	"	20th	C. B. Hunt	"	11th
†G. C. Ryerson	"		John Pugsley	"	13th
J. H. McKinnon	April	28th	L. Reinhardt	Nov.	3rd
‡G. A. Powell	May	7th	A. W. Croft	"	6th
‡G. R. Copping	May	7th	Alex. Laird	"	29th
‡F. A. Rogers	May	7th	James Goodall	Dec.	6th
J. W. Langmuir	"	12th	S. M. Wickett	"	8th
W. D. Beardmore	"	23rd	T. G. Wilson	"	20th
A. Muirhead	"	24th	T. A. Staunton	"	26th
W. H. Cross	June	9th			

† Killed in action at the Front. ‡ Drowned S.S. Lusitania Disaster.
* Victim of S.S. Lusitania Disaster.

Respectfully submitted,

F. G. MORLEY,
Secretary.

Toronto, 17th January, 1916.

THE

BOARD OF TRADE

OF THE

CITY OF TORONTO

COUNCIL, 1916

President.

ARTHUR HEWITT, Consumers' Gas Co.

First Vice-President.

JOHN G. KENT, Manufacturer.

Second Vice-President.

C. A. BOGERT, Dominion Bank.

Treasurer.

C. MARRIOTT, G. Goulding & Sons.

W. H. Alderson, Gutta Percha & Rubber Ltd.
J. D. Allan, A. A. Allan & Co., Ltd.
Geo. Barron, R. Barron Limited.
Hugh Blain, The Eby-Blain, Ltd.
A. E. Clemes, Clemes Bros.
Hon. Lt.-Col. W. F. Cockshutt, M.P., Brantford, Ont.
K. J. Dunstan, The Bell Telephone Co. of Canada.
W. P. Gundy, W. J. Gage Co., Ltd.
E. H. Gurney, The Gurney Foundry Co., Ltd.
Chas. McD. Hay, Lyman Bros. & Co., Ltd.
A. O. Hogg, Hogg & Lytle, Ltd.
Geo. W. Howland, H. S. Howland Sons & Co., Ltd.
John Turnbull, Nasmith's Ltd.
C. W. I. Woodland, Employers' Liability Assce. Corp., Ltd.
J. W. Woods, Gordon, Mackay & Co., Ltd.

Secretary.

F. G. MORLEY.

Assistant Secretary.

F. D. TOLCHARD.

Traffic Department.

T. MARSHALL, Manager.

REPRESENTATIVES ON CANADIAN NATIONAL EXHIBITION ASS'N.

D. O. Ellis — Geo. H. Gooderham, M.P.P. — Walter C. Laidlaw
Noel Marshall — Joseph Oliver

BOARD OF ARBITRATION.

John Carrick
Thos. Flynn
F. W. Hay
F. C. Jarvis
J. T. Mathews
W. D. Matthews
D. Plewes
Douglas Ponton
J. B. Reid
F. J. Smith
W. M. Stark
F. W. Tanner

BELGIAN RELIEF COMMITTEE.

Arthur Hewitt, Chairman.
Jno. G. Kent, Vice-Chairman.

S. W. Black	J. F. Ellis	C. Marriott
Hugh Blain	W. P. Gundy	A. H. Paffard
E. F. Crossland	Chas. McD. Hay	C. R. Peckover
C. D. Daniel	A. O. Hogg	J. P. Watson
W. M. Douglas	L. A. Howard	C. H. Willson
	J. E. Jones	

CIVIC COMMITTEE.

K. J. Dunstan, Chairman.
J. H. Gundy, Vice-Chairman.

J. H. Adams	G. A. Howell	Geo. Oakley, Jr.
J. E. Atkinson	G. W. Howland	J. C. Scott
E. F. Crossland	T. W. Learie	Jno. Watt
John Firstbrook	T. H. Mason	C. H. Willson
E. H. Gurney		The President

EDUCATIONAL COMMITTEE.

J. D. Allan, Chairman.
Chas. Marriott, Vice-Chairman.

T. D. Bailey	Edmond Gunn	C. E. Stone
T. Bradshaw	Bryan Pontifex	J. I. Sutcliffe
Wilson Fenton	A. F. Sprott	The President

FOREIGN TRADE COMMITTEE.

J. W. Woods, Chairman.

J. D. Allan	Lt.-Col. H. Brock	F. A. Prime
Hugh Blain	J. A. Catto	Geo. Ridout
C. A. Bogert	J. C. Douglas	D. O. Wood
Geo. W. Booth	A. O. Hogg	The President
	Chas. Marriott	

GOOD ROADS COMMITTEE.

L. H. Clarke, Chairman.
A. W. Smith, Vice-Chairman.

A. O. Beardmore	J. G. Kent	Arthur Pepler
Murray Brown	Jos. Kilgour	Wm. Stone
R. J. Christie	J. H. Paterson	The President

HOUSE COMMITTEE.

Chas. McD. Hay, Chairman.

W. H. Alderson	W. P. Gundy	J. J. O'Neill
Geo. Barron	Chas. Marriott	J. W. Woods
Jas. Calder		The President

LEGISLATION COMMITTEE.

Lt.-Col. H. Brock, Chairman.
Hugh Blain, Vice-Chairman.

Henry Barber	W. P. Gundy	Bryan Pontifex
C. A. Bogert	G. W. Howland	Jno. Turnbull
R. S. Cassels	Jno. G. Kent	Frank Wise
W. F. Cockshutt, M.P.	P. D. Knowles	C. W. I. Woodland
John J. Gibson	A. C. McMaster	The President

MEMBERSHIP COMMITTEE.

W. H. Alderson, Chairman.
N. E. Bolton, Vice-Chairman.

Henry Barber
Geo. Barron
S. W. Black
C. D. Daniel
W. M. Douglas
E. H. Gurney
Chas. McD. Hay
A. O. Hogg
J. D. Johnson
T. W. Learie
E. L. McLean
G. T. McMurrich
G. H. Muntz
G. T. Pepall
Geo. Ridout
H. Rooke
F. H. Rowe
J. A. Scythes
C. H. Willson
The President

RAILWAY AND TRANSPORTATION COMMITTEE.

Hugh Blain, Chairman.
Chas. Marriott, Vice-Chairman.

W. H. Alderson
J. D. Allan
A. E. Clemes
J. C. Douglas
Geo. W. Essery
E. H. Gurney
W. J. Heaven
J. W. Hobbs
G. A. Howell
Peleg Howland
Hugh Munro
A. Nieghorn
C. R. Peckover
S. Samuel
J. A. Scythes
E. G. Staunton
J. O. Thorn
C. B. Watts
D. O. Wood
The President

TRADE NEWS COMMITTEE.

D. O. Wood. Chairman.

W. M. Douglas
W. J. Hetherington
L. L. McMurray
A. F. Sprott
The President

SPECIAL COMMITTEE RE GENERAL MEMBERSHIP MEETINGS.

E. H. Gurney, Chairman.
C. H. Willson, Vice-Chaiman.

A. O. Hogg
H. H. Mason
F. M. Sloan
C. W. I. Woodland
The President

SPECIAL COMMITTEE RE IMMIGRATION.

L. H. Clarke, Chairman.

J. D. Allan
C. A. Bogert
Jno. G. Kent
J. W. Woods
The President

SPECIAL COMMITTEE RE NINTH CONGRESS CHAMBERS OF COMMERCE OF THE BRITISH EMPIRE.

J. W.Woods, Chairman.
R. S. Gourlay, Vice-Chairman.

J. D. Allan
Hugh Blain
C. A. Bogert
Lt.-Col. H. Brock
L. H. Clarke
W. F. Cockshutt,, M.P.
Sir Jno. C. Eaton
J. F. Ellis
J. W. Flavelle
W. J. Gage
W. K. George
Geo. H. Gooderham, M.P.P.
W. P. Gundy
Arthur Hewitt
P. Howland
Hon. A. E. Kemp. M.P.
J. G. Kent
A. C. Macdonell, K.C., M.P.
C. Marriott
Noel Marshall
Sir Edmund Osler
Sir H. M. Pellatt
R. Home Smith
G. T. Somers
J. P. Watson
C. W. I. Woodland

CALL BOARD.

John Carrick
D. O. Ellis
A. O. Hogg

EXAMINERS IN FLOUR.

Murray Brown
W. C. Omand
Hedley Shaw
H. L. Rice

EXAMINERS IN HIDES AND LEATHERS.

G. P. Beal
L. J. Breithaupt
Percival Leadlay
C. G. Marlatt
S. R. Wickett

GRAIN EXAMINERS.

W. D. Matthews, Chairman.
John Carrick
Thos. Flynn
C. B. Watts
A. O. Hogg

(Appointed by the Board of Grain Commissioners for Canada.)

GRAIN STANDARDS BOARD.

C. W. Band
Murray Brown
John Carrick
Thos. Flynn
F. W. Hay
A. O. Hogg
W. D. Matthews
J. T. Melady
H. L. Rice
C. B. Watts
D. B. Wood

(Appointed by the Board of Grain Commissioners for Canada.)

GRAIN SURVEY BOARD.

C. W. Band
Murray Brown
John Carrick
D. O. Ellis
Thos. Flynn
A. O. Hogg
W. D. Matthews
J. T. Melady
H. Shaw
C. B. Watts

(Appointed by the Board of Grain Commissioners for Canada.)

BANKERS' SECTION.

G. P. Scholfield, Chairman,
Standard Bank of Canada.
G. W. Yarker, Secretary.

G. G. Adam, Bank of Montreal.
John Aird, Canadian Bank of Commerce.
C. A. Bogert, Dominion Bank.
P. W. D. Brodrick, Molsons Bank.
V. F. Cronyn, Northern Crown Bank.
M. D. C. Hart, Bank of Hamilton.
Edward Hay, Imperial Bank.
Jos. Henderson, Bank of Toronto.
P. D. Knowles, Quebec Bank.
G. F. Laing, Bank of British North America.
Brig.-Gen. the Hon. James Mason, Home Bank.
A. B. Patterson, Merchants Bank of Canada.
D. C. Rea, Royal Bank of Canada.
H. A. Richardson, Bank of Nova Scotia.
G. H. Ross, Bank of Ottawa.
G. T. Somers, Sterling Bank of Canada.
Geo. Wilson, Union Bank of Canada.

BOND DEALERS' SECTION.

T. Bradshaw, Chairman.
Wm. C. Brent, Vice-Chairman.
C. H. Burgess, Secretary.
G. A. Macpherson, Treasurer.

Executive.

W. A. Mackenzie.
J. H. Gundy.

BOOK PUBLISHERS' SECTION.

Frank Wise, Chairman.
D. T. McAinsh, Vice-Chairman.
F. G. Morley, Secretary-Treasurer.

Executive.

Henry Brophy
Geo. McLeod.
W. E. Robertson.

ELECTRICAL SECTION.

F. C. Henderson, Chairman.
W. A. Bucke, Vice-Chairman.
C. A. McLean, Secretary. F. M. Davis, Treasurer.

Executive.

J. H. Hall. H. G. Nicholls.
C. H. Willson.

FLOUR, GRAIN, MALT AND HOP SECTION.

J. T. Melady, Chairman. John Phillips, Vice-Chairman.
F. D. Tolchard, Secretary-Treasurer.

Executive.

Murray Brown
John Carrick
D. O. Ellis
A. O. Hogg
S. McNairn
C. E. Nourse
W. C. Omand
D. Plewes
C. B. Watts

LUMBERMEN'S SECTION.

G. W. Boake, Chairman. J. B. Reid, Vice-Chairman.
Horace Boultbee, Secretary-Treasurer.

Executive.

A. E. Clark
A. E. Eckardt
T. H. Hancock
T. E. Rathbone
C. W. Wilkinson

RIFLE ASSOCIATION.

J. W. Woods, Honorary President. M. J. Young, Captain.
F. D. Tolchard, Secretary-Treasurer.

Executive.

C. E. A. Goldman, Chairman.

C. H. Burgess
Geo. J. Cliff
R. J. Dilworth
F. I. Fox
W. P. Gundy
T. H. Mason
F. B. McFarren
Alex. Rose
F. A. Rowlatt
W. I. Walker
The Honorary President

TANNERS' SECTION.

Chas. Robson, Chairman. G. B. Clarke, Vice-Chairman.
F. G. Morley, Secretary-Treasurer.

Executive.

G. P. Beal
A. O. Beardmore
J. C. Breithaupt
F. G. Clarke
Hon. E. J. Davis
W. J. Heaven
H. B. Johnston
G. C. H. Lang
C. G. Marlatt
J. Sinclair

WHOLESALE DRY GOODS' SECTION.

A. M. Ivey, Chairman. J. A. Catto, Vice-Chairman.
F. G. Morley, Secretary-Treasurer.

Executive.

F. E. Abbott
Arthur A. Allan
Jas. D. Allan
A. R. Auld
Geo. A. Baker
Lt.-Col. H. Brock
Jno. W. Bundy
F. C. Daniel
W. A. Denton
J. C. Douglas
H. E. W. Green
Geo. R. Gregg
J. D. Ivey
C. E. Lanskail
C. B. Lowndes
Jno. Macdonald
C. Marriott
L. F. Monypenny
J. Muldrew
D. McCall
R. A. Nisbet
J. Northway
A. T. Reid
A. C. Rogers
W. R. Smallpeice
R. S. Smith
S. Ubakata
J. P. Watson
J. W. Woods

WHOLESALE GROCERS' SECTION.

T. Kinnear, Chairman. F. W. Humphrey, Deputy Chairman.
F. G. Morley, Secretary-Treasurer.

WHOLESALE PRODUCE SECTION.

F. M. Moffat, Chairman. J. L. Bowes, Vice-Chairman.
F. G. Morley, Secretary-Treasurer.

Executive.

H. B. Clemes
J. J. Fee
I. W. Steinhoff
A. R. Willard

MEMBERS

of

THE BOARD OF TRADE

of the

CITY OF TORONTO

Members of The Board of Trade of the City of Toronto

As on 15th April, 1916

NOTE.—The first column indicates the Number of Certificate of Membership. *Life Members under Sub-Section (b), Section 14, of the By-Laws. † Life Members under Sub-Section (a), Section 14, of the By-Laws.

No.	Name.	Firm.	Business.	Location.
2612	Abbott, Arthur	Abbott Bros	Wholesale Millinery	76 Bay St.
5283	Abbott, C. H.	Moloney Elec. Co. of Canada, Ltd.	Manager	1221-2 Traders Bank Bdg.
2716	Abbott, Frank E.	Abbott Bros	Wholesale Millinery	76 Bay St.
5119	Acres, C. R.	Canada Life Assurance Co.	Secretary	Canada Life Bldg.
5348	Acres, H. G.	Hydro-Electric Power Commission	Engineer	111 Spadina Road.
439	Acton, Jas.	J. S. Acton Pub. Co., Ltd	Publishers	1229 Queen St. W.
5287	Adair, John	Home Bank of Canada	Supervisor, Ont. Branches	8 King St. W.
4063	Adam, G. G.	Bank of Montreal	Manager	Front and Yonge Sts.
2893	Adams, Chas.	Adams Bros. Harness Mfg. Co., Ltd	Harness Makers, etc.	204 King St. East.
2894	Adams, Dr. J. Frank		Dentist	325 College St.
2717	Adams, J. H.	Adams Leather Goods Co.	Mfrs. Leather Goods and Umbrellas	300 Yonge St.
2895	Adams, M. J.	The Adams Shoe Co., Ltd	Mfrs. Boots and Shoes	53 Avenue Rd.
4566	Adams, T. P.	National Art Co.	Art Calendars, etc.	28 Temperance St.
2024	Adamson, Agar	Specification Data, Ltd	President	Dominion Bank Bldg.
2897	Addison, W. F.	Addison & Mainprice	Printers	152 Pearl St.
346	Agar, Chas. J.	Succession Duties Department	Accountant	Parliament Buildings.
5368	Aikenhead, J. T. E.	Aikenhead Hardware, Ltd	Hardware	17-21 Temperance St.
1194	Aikenhead, T. E.			
4102	Aird, John	Can. Bank of Commerce	Gen. Manager	King & Jordan Sts.
5120	Alcock, T. B.	Gurney Foundry Co., Ltd	Secretary	500 King St. West.
2901	Alderson, Wm. H.	Gutta Percha & Rubber, Ltd	Manager, Ont. Division	47 Yonge St.
*687	Alexander, D. W.	London Guar. & Acci. Co., Ltd.	Gen. Manager for Canada	Confederation Life Bldg.
2141	Alexander, John	Alexander & Cable Lith. Co., Ltd	Lithographers	114 King St. West.
1535	Alexander, J. M.	S. F. McKinnon & Co., Ltd	Millinery, Mantles, etc.	York and Wellington Sts.
5339	Alison, Thos. H. C.	H. W. Petrie, Ltd	Machinery and Supplies	131 Front St. West
*622	Allan, A. A.	A. A. Allan & Co., Ltd	Wholesale Hats, Caps and Furs	51-53 Bay St.
1910	Allan, Arthur A.			51-53 Bay St.
345	Allan, Jas. D.			84 Willcocks St.
5382	Allen, F. J.	Benjamin Electric Mfg. Co. of Canada, Ltd		11-17 Charlotte St.
2718	Allen, Geo. F.	Hoyt Metal Co.	Metal Merchants	Eastern Ave. & Lewis St.
5121	Allen, J. B.	Courier Press, Ltd	Publishers	181 Simcoe St.
2007	Allen, Thomas	McLeod & Allen	Publishers	266 King St. West.
1196	Alley, W. Sanford	Consolidated Cloak Co., Ltd.	Mfrs. Ladies' Cloaks, etc.	310 Spadina Ave.
5357	Allison, C. E.	Canadian Ice Machine Co., Ltd.	Vice-President and Manager.	82 Chestnut St.
2008	Allison, J. Wesley		Banker	Morrisburg, Ont.
891	Ames, A. E.	A. E. Ames & Co	Bankers and Brokers	53 King St. West.
1303	Amsden, L. G.	Consolidated Optical Co., Ltd.	Manufacturing Opticians	400 Richmond St. West.
2904	Amyot, Dr. J. A.		Professor of Hygiene	4 Laburnum Ave.
1620	Anderson, Geo.	Anderson & Macbeth Co., Ltd.	Wholesale Hats	284 King St. West.
5177	Anderson, James C.	R. G. McLean, Ltd	Printers	26 Lombard St.
2009	Anderson, J. E.	Lake of the Woods Mill. Co., Ltd.	Millers	804-5 Lumsden Bldg.
1328	Anderson, Wallace	Acadia Sugar Ref. Co., Ltd	Sugar Refiners	49 Wellington St. East.
4725	Andrews, H. V.	Julius Cohen & Josephy	Wool and Yarns	13 Church St.
1707	Anglin, Arthur W., K.C.	Blake, Lash, Anglin & Cassels	Barristers	Bank of Commerce Bldg.
1780	Angus, Fred. W.	W. M. Angus & Co	Manufacturers' Agents	468 King St. West.
2925	Annandale, Arthur W.	Steele, Briggs Seed Co., Ltd	Wholesale Seeds, Plants, etc.	137 King St. East.
1781	Anthes, L. L.	Anthes Foundry, Ltd	Iron Founders, Mfrs. Soil Pipes and Fittings	Jefferson and Pardee Avenues & Liberty St.
2909	Applegath, L. J.	L. J. Applegath & Son	Hatters	Yonge & Richmond Sts.
5297	Appleton, John	Maclean Pub. Co., Ltd	Publishers	36 Harvard Ave.
1076	Apted, W. H.		Printer	53 Richmond St. East.
5176	Archibald, J. W.	The Warren Bituminous Paving Co. of Ont., Ltd	Secretary-Treasurer	19 Melinda St.
2840	Armour, Eric N.	Bristol & Armour	Barristers	43 King St. West.
2911	Armstrong, Byron E.	The Armstrong Co	Tea Importers	645 Queen St. East.
2910	Armstrong, Fred.	The Fred. Armstrong Co., Ltd.	Heating Contractors	277 Queen St. West
4637	Armstrong, John J.	Consumers Gas Co	Secretary	19 Toronto St.
2912	Ashbridge, Jesse	The Ashbridge Brick Co	Brick Manufacturers	1444 Queen St. East.
4945	Ashworth, E. M.	Toronto Hydro-Electric System	Secretary	226 Yonge St.

No.	Name.	Firm.	Business.	Location.
1558	Atkinson, Jos. E.	"Star" Printing & Pub. Co.	President	18 King St. West.
4149	Atkinson, J. L.		Chartered Accountant	504 Kent Bldg.
1911	Atkinson, Walter G.	National Chicle Co.	Chewing Gum	221 Richmond St. W.
2653	Auld, A. R.	Nisbet & Auld, Ltd	Dry Goods Merchants	34 Wellington St. West.
5123	Aylward, F. J.	Stanley & Aylward	Wholesale Jewellers	166 Bay St.
2539	Aziz, Joseph	J. & A. Aziz	Fancy and Dry Goods	146 Wellington St. West.
2928	Babayan, L.		Oriental Rugs, Wholesale	77 Bay St.
2368	Bailey, A. H.	"North-Western Miller" (Minn.)	Canadian Manager	Lumsden Bldg.
998	Bailey, Chas. L.	Wm. Jessop & Sons, Ltd.	Steel Manufacturers	80 Bay St.
2318	Bailey, T. D.	Bailey, Dixon & Co., Ltd.	Umbrella Mfrs.	96-104 Spadina Ave.
2142	Baillie, F. W.	Baillie, Wood & Croft	Brokers	20 Victoria St.
4151	Bain, J. W., K.C.	Bain, Bicknell, Macdonell & Gordon	Barristers	Lumsden Bldg.
2931	Baines, R. A.	Baines & Peckover	Iron and Steel	98 Esplanade East.
853	Baird, Geo. H.	Crane & Baird	Grain Merchants, etc.	316 Board of Trade Bldg.
5466	Baker, Edwin G.	W. A. Rogers, Ltd.	Silverware and Cutlery	55 King St. West.
1607	Baker, Geo. A.	Flett, Lowndes & Co., Ltd.	Whol. Clothing Mnfrs.	142-4 Front St. West.
2934	Baker, J. C.	Toronto Hat Mfg. Co.	Hat Manufacturers	257-261 Adelaide St. W.
4751	Baker, P. J. F.	Multigraph Sales Co., Ltd.		88 Bay St.
1603	Baker, R. L.	Richard L. Baker Co.	Mfrs. Agts. and Com. Merchants	100 Wellington St. West.
4074	Baldwin, Chas. M.		Real Estate	110 Dunvegan Road.
4946	Baldwin, H. A.	London & Lancashire Fire Ins. Co., Ltd.	Fire Insurance	8 Richmond St. East.
5279	Baldwin, W. J.		Miller	Aurora, Ont.
5409	Ball, W. M.	Mason & Shaw	Insurance Brokers	12 Wellington St. E.
5349	Balm, Henry	Kilgour Bros.	Mfrs. Paper Goods, etc.	21 Wellington St. West.
1776	Band, C. S.	Jas. Carruthers & Co., Ltd.	Grain Exporters	109 Produce Exchange Bldg., New York, N.Y.
388	Band, C. W.			
2443	Band, Sidney W.	United States Fidelity & Guaranty Co.	Guaranty Insurance	6 Colborne St.
3011	Banfield, H. S.	W. H. Banfield & Sons	Machinists and Die Makers	120 Adelaide St. West.
2143	Barber, Henry	Henry Barber & Co.	Accountants	18 Wellington St. East.
5028	Barbour, Samuel	John Leckie, Ltd.	Marine Hardware	77 Wellington St. West.
5401	Barchard, F. L.	Barchard & Co., Ltd.	Wooden Box Makers	135 Duke St.
2937	Barchard, W. J.			
5350	Barclay, J. A.	The Wilson Lumber Co., Ltd.	Lumber	1 Spadina Ave.
5124	Barker, Fred		Fruit Broker	25 Church St.
5078	Barnett, C. E.	Mutual Life Assur. Co. of Canada	Life Insurance	307 Lumsden Bldg.
932	Barr, Walter J.	The Goldsmiths' Stock Co. of Canada, Ltd.	Wholesale Jewellery	50 Yonge St.
1912	Barr, William	Canadian Bag Co., Ltd.	Bag Manufacturers	5-21 Defries St.
2939	Barrett, John H.			107 Adelaide St. West.
2940	Barron, Geo.	R. Barron, Ltd.	Grocers	728 Yonge St.
5333	Barton, T. H.	Barton & Henderson	Barristers	Standard Bank Bldg.
2943	Bartram, John B.	Bartram & Wadsworth	Barristers	Bank of Toronto Bldg.
5351	Barwick, F. A.	Smart-Woods Ltd.	Bag Mfrs.	401 Logan Ave.
4894	Bates, Dr. Gordon		Physician	169 Bay St.
1722	Batt, R. J.	Batts, Ltd.	Lumber Yard & Planing Mill	West Toronto.
5345	Bauckham, Chas.	Standard Reliance Mort. Corp.	Secy.-Treas.	84 King St. East.
1044	Beal, Geo. P.	Beal Bros.	Wholesale Leather	52 Wellington St. East.
87	Beal, R. M.	The R.M.Beal Leather Co., Ltd.	Wholesale Leather	Lindsay, Ont.
347	Beardmore, Alf. O.	Beardmore & Co.	Wholesale Leather, Tanners, etc.	39 Front St. East.
349	Beardmore, G. W.			
2946	Beattie, G. J.		Electrical Contractor	72 Victoria St.
2947	Beatty, E. P.	Muntz & Beatty	Insurance	Temple Building.
4345	Beatty, Dr. H. A.		Physician	207 Simcoe St.
1262	Beaty, J. Gilbert	Erickson Perkins & Co.	Brokers	14 King St. West.
4064	Beaty, Capt. Jas. P.	Chapman Double Ball Bearing Co. of Canada	President	648 Ontario St.
1783	Begg, Evan A.	The Dominion Bank	Chief Inspector	King & Yonge Sts.
2952	Bell, James	Bell Bros. Co.	Brick Manufacturers	386 Greenwood Ave.
4160	Bell, J. R.	Business Systems, Ltd.	Printers	52 Spadina Ave.
5234	Bender, Chas. A.	Heintzman & Co., Ltd.	Piano Mfrs.	195 Yonge St.
4700	Benedict, Charles L.	The "5 in 1" Letter Envelope Co., Ltd.	Envelope Mfrs.	20-22 Hayter St.
4163	Bentley, A. J.	"Bentley"	Real Estate	123 Bay St.
1882	Berkinshaw, W. E.	Lowndes & Co., Ltd.	Wholesale Clothing	142-144 Front St. West.
2654	Best, D. M.	D. M. Best & Co.	Piano Hammer Mfrs.	455 King St. West.
5178	Best, T. W.	Ontario Publishing Co., Ltd.	Publishers	200-206 Adelaide St. W.
1337	Bethune, H. J.			26 Oriole Gardens.
2400	Bickell, J. P.	J. P. Bickell & Co.	Brokers	Standard Bank Bldg.
*588	Bickell, W. J.	The Coast Quarries, Ltd.		909 Metropolitan Bldg., 837 Hastings St. West, Vancouver, B.C.
5243	Biette, A. G.	Walter H. Barry & Co.	Ribbon Importers	Box 21, Oakville, Ont.

No.	Name.	Firm.	Business.	Location.
4712	Bigwood, W. E.	Graves, Bigwood & Co.	Lumber	Traders Bank Bldg.
4806	Bilsky, A. M.	The W. E. Austin Co., Ltd.	Wholesale Jewellers	46 Hampton Crt. Apts., Avenue Rd.
3018	Bilton, Thos.	Bilton Bros., Ltd.	Merchant Tailors and Furnishers	99 King St. West.
5282	Bingham, C. B.		Builder	126 Goldwin Smith Dr.
4830	Birchall, T. P.	Canada Industrial Bond Corp., Ltd.	President	17 St. John St., Montreal, Que.
1915	Bird, Thomas A.	Bank of Toronto	Inspector	King and Bay Sts.
4115	Birmingham, T. H.	T. H. Birmingham Co., Ltd.	Mfrs. Women's Neckwear	93-99 Spadina Ave.
4166	Bishop, C. H.	Board of Education	Supt. of Buildings	City Hall.
2790	Bishop, Wm. E.	The J. L. Nichols Co., Ltd.	Publishers	182 Spadina Ave.
2958	Blachford, Chas. E.	H. & C. Blachford	Boots and Shoes	286 Yonge St.
2959	Blachford, Fred A.			
4167	Blachford, R. T.	G. J. Foy, Ltd.	Wholesale Liquors	159 Montrose Ave.
3019	Black, Hector C.	Otis Fensom Elevator Co., Ltd.	Elevator Mfrs.	50 Bay St.
1785	Black, S. W.	S. W. Black & Co.	Real Estate Brokers	59 Victoria St.
2962	Blackhall, Ed. A.	The Standard Embossing Co.	Embossers	36 Lombard St.
2791	Blackhall, Victor	Blackhall & Co.	Manufacturing Stationers	191 Carlaw Ave.
*768	Blackley, Wm.		Manufacturers' Agent	117 Cottingham St.
1537	Blackwell, C. S.	The Park, Blackwell Co., Ltd.	Pork Packers	596 Jarvis St.
*27	Blain, Hugh	Eby-Blain, Ltd.	Wholesale Grocers	21-23 Front St. East.
4829	Boake, G. Wilf.	Boake Mnfg. Co., Ltd.	Lumber	Howland Ave. & C.P.R.
5445	Boddy, F. E.	Goldsmiths Stock Co., Ltd.	Wholesale Jewellers	50 Yonge St.
719	Boeckh, Emil C.	Boeckh Bros. Co., Ltd.	Brush, Broom & Woodware Mfrs.	166 Adelaide St. West.
4947	Boehm, M. S.	M. S. Boehm & Co., Ltd.	Real Estate	Manning Chambers.
2266	Bogert, C. A.	Dominion Bank	General Manager	King and Yonge Sts.
4046	Boggs, A. V.	Faramel, Ltd.	Horse and Cattle Food	222 Dupont St.
2657	Bohne, William	W. Bohne & Co.	Piano Hammer Mfrs.	516 Richmond St. West.
1664	Boland, E. T.	The Robert Reford Co.	Steamship Agents	50 King St. East.
2282	Boland, W. J.	Macdonell & Boland	Barristers	2 Toronto St.
2850	Bole, W. W.	Nat. Drug & Chem. Co., Ltd.	Wholesale Mfg. Druggists	240-246 Richmond St. W.
4786	Bolton, Norman E.	The T. Eaton Co., Ltd.	Departmental Store	372 Brunswick Ave.
3022	Bond, C. H. Acton	Bond & Smith	Architects	15 Wilton Ave.
1787	Bongard, R. R.	Bongard, Ryerson & Co.	Brokers (Stock)	85 Bay St.
656	Boomer, H. C.			Board of Trade Bldg.
1624	Booth, Geo. W.	George Borgfeldt & Co., Ltd.	Manufacturers' Agents	63-71 Wellington St. W.
2722	Booth, Walter E.	The Booth-Coulter Copper & Brass Co., Ltd.	Secretary-Treasurer	115 Sumach St.
2721	Boothe, Charles	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
4948	Boswell, J. E.	Morson, Boswell & Co.	Mnfrs. Agents	64 Wellington St. West.
4907	Boultbee, Horace	Hugh C. MacLean, Ltd.	Publishers	347 Adelaide St. West.
4720	Boulter, H. C.	H. C. Boulter Co., Ltd.	Ladies' Wear	445 King St. West.
4058	Bourlier, Harry C.	Can. Nor. Steamships, Ltd.	Gen. Agent	52 King St. East.
2969	Bowden, Frank A.	F. A. Bowden & Sons, Ltd.	Lumber	377 Greenwood Ave.
5358	Bower, Chas. H.	Canadian Ice Machine Co., Ltd.	Sales Engineer	82 Chestnut St.
1788	Bowes, J. L.	The Bowes Co., Ltd.	Produce	74-76 Front St. East.
4787	Bowman, W. M.	Holbrooks, Ltd.	Manufacturing Grocers	77 Florence St.
4713	Boxer, R. N.	The R. N. Boxer Co., Ltd.	Wall Paper Manufacturers	Kent Bldg.
4949	Boyd, Edward J.	Cassell & Co., Ltd.	Publishers	55 Bay St.
1672	Boyd, John	Boyd, Brumell Co., Ltd.	Fancy Goods	11 Wellington St. West.
5125	Boyd, W. T. H.	John Macdonald & Co., Ltd.	Wholesale Dry Goods	21 Wellington St. East.
5435	Boyle, Robin	Standard Crushed Stone Co., Ld.	Crushed Stone	Niagara Falls, Ont.
2016	Bradshaw, T.	City of Toronto	Commissioner of Finance and City Treasurer	City Hall.
4173	Braiden, R. I.	Canada Grain Co., Ltd.	Grain Dealers	59 Yonge St.
4572	Brasier, Sidney C.	Wagner, Brasier & Co.	Fur Merchants	86 Front St. East.
2973	Brayley, Geo. A.	G. Goulding & Sons	Wholesale Millinery	55 Wellington St. West.
4175	Breckenridge, J. C.	National Trust Co., Ltd.	Assistant Manager	18 King St. East.
1523	Bredin, M.	The Canada Bread Co., Ltd.	Bread Manufacturers	160 Avenue Rd.
161	Breithaupt, J. C.	The Breithaupt Leather Co., Ltd.	President	Berlin, Ont.
91	Breithaupt, Louis J.		Secretary	
2982	Bremner, John A.	Can. Gen. Elec. Co., Ltd.	Elec. Machinery & Supplies	212 King St. West.
4176	Brenner, Nathan	N. Brenner & Co.	Iron and Metal Merchants	9 Hagarman St.
2547	Brent, Wm. C.	Brent, Noxon & Co.	Brokers	301-2 Dom. Bank Bldg.
5417	Brick, John	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	700 Broadview Ave.
73	Briggs, S. E.	Steele, Briggs Seed Co., Ltd.	Seed Merchants	Spadina Ave. & Clarence Square
2835	Bristol, Edmund, K.C., M.P.	Bristol & Armour	Barristers	43 King St. West.
4801	Brittain, Horace L.	Bureau of Municipal Research	Director	813 Traders Bank Bldg.
2269	Brock, Lieut.-Col. H.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay and Wellington Sts.
4950	Brock, S. G.	The Harris Abattoir Co., Ltd.	Assistant Secretary	Union Stock Yards.
*614	Brock, Wm. R.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay and Wellington Sts.
4116	Brodie, C. B.	Pennsylvania R.R.	Passenger Agent	Traders Bank Bldg.
5179	Brodie, W. A.		Real Estate	701 Standard Bank Bldg.
2843	Brodrick, P. W. D.	The Molsons Bank	Manager	114 Bay St.
5402	Brook, A. H.	Publishers' Assoc. of Canada, Ld.	Vice-President	15 Wilton Ave.
4744	Brooke, A. M.	White Swan Spices & Cereals, Ltd.	Mfrs. and Millers High-class Food Products	156 Pearl St.

No.	Name.	Firm.	Business.	Location.
4180	Brooke, W. S., A.M.I.C.E.		Consulting, Civil and Municipal Engineer	84 King St. East.
1655	Brooks, Wm.	Grand Lodge of Ont. Indep. Order of Oddfellows	Grand Secretary	229 College St.
1790	Brophy, Henry	The Toronto News Co., Ltd.	Manager	42 Yonge St.
2987	Broughton, Dr. A. J.		Dentist	305 Markham St.
5126	Brouse, W. H.	Brouse, Mitchell & Co.	Brokers	71 Bay St.
2989	Brown, F. D.	Brown & Love	Contractors	29 Roxborough St. East.
2423	Brown, James	The J. L. Morrison Co.	Machinery	445-447 King St. West.
2370	Brown, John F.	Brown Copper and Brass Rolling Mills		New Toronto.
1918	Brown, J. Francis		Architect	Board of Trade Bldg.
119	Brown, Marshall H.	C.P. Ry. Co.	General Freight Agent	12th floor, C.P.R. Bldg.
1555	Brown, Murray	Alex. Brown Milling & Elevator Co., Ltd.	Millers	Princess St. and Esplanade.
601	Brown, Richard	Brown Bros., Ltd.	Wholesale Mfg. Stationers	Simcoe and Pearl Sts.
2994	Brown, Robt. C.	Mexico Tramway Co.	Electrical Engineers	19 Manning Arcade.
934	Brown, T. A.	Brown Bros., Ltd.	Wholesale Mfg. Stationers	Simcoe and Pearl Sts.
5127	Brown, Wm.	Brown Bros.	Purveyors	1-3 St. Lawrence Market.
5446	Brown, Wm. B.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	48 Front St. West.
5080	Browne, Frederic W.	Irish & Maulson, Ltd.	Insurance Brokers	Traders Bank Bldg.
5359	Browne, R. H.	Ideal Bedding Co., Ltd.	Sales Manager	10 Jefferson Ave.
2381	Browne, R. M.	W. B. Browne & Co.	Flour Merchants	515 Board of Trade Bldg.
1563	Browne, Wm. B.			
2996	Bruce, Dr. Herbert A.		Surgeon and Physician	64 Bloor St. East.
5447	Brupbacher, E. W.		Manufacturers' Agent	24 Wellington St. West.
4714	Bryan, Ben. B.	Logan & Bryan	Grain and Stock Brokers	113 Broadway, New York, N.Y.
4727	Bryant, Adin E.	A. E. Bryant & Co.	Stock Brokers	84 St. Francois Xavier St., Montreal, Que.
4190	Bryant, G. E.	Warwick Bros. & Rutter, Ltd.	Stationers	401 King St. West.
5436	Buck, F. S.	Scythes & Co., Ltd.	Cordage, Canvas, etc.	18-22 Church St.
2615	Bucke, Wm. A.	Can. Gen. Elec. Co., Ltd.	Mfrs. Electrical Goods	212 King St. West.
3000	Bulley, Chas.		Mason Contractor	119 Dinnick Crescent.
3026	Bulley, Samuel	Planet Bicycle Works	Mfrs. Bicycles	69 Queen St. East.
2793	Bullock, Wm. C.	Industrial Financial Co.	Manager	18 Toronto St.
4784	Bundy, John W.	Cockburn & Bundy, Ltd.	Millinery	71 York St.
5128	Burch, H.	Union Trust Co., Ltd.	Treasurer	Temple Bldg.
3032	Burden, Wm. M	The E. Harris Co. of Toronto, Ld.	Paints and Oils	73 King St. East.
4687	Burgess, C. H.	C. H. Burgess & Co.	Debenture Dealers	Traders Bank Bldg.
5129	Burnett, A. H.	Dept. of Public Health	Director Division of Public Service	City Hall.
5180	Burnett, H. E.	R. Simpson Co., Ltd.	Departmental Store	Yonge and Queen Sts.
2147	Burns, A. N.	Smith Mfg. Co., Ltd.	Wool Stock	201-205 Front St. East.
1775	Burns, Edward		Commission Merchant	117 Wellington St. West.
1919	Burns, J. A.		Grain Merchant	Spectator Bldg., Hamilton, Ont.
3006	Burns, Ralph	Burns & Webster	Insurance	53 Yonge St.
3007	Burns, Stephen W.		Barrister	10 Queen St. East.
2794	Burroughes, F. C.	The F. C. Burroughes Furniture Co., Ltd.	Furniture Dealers	Queen and Bathurst Sts.
2383	Burton, Chas. L.	Robt. Simpson Co., Ltd.	Mail Order Dept	160 Yonge St.
5030	Bushell, Amos	Gowans, Kent & Co., Ltd.	Wholesale China and Glass	14 Front St. E.
2723	Bussell, Edward	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
3029	Butcher, Nelson R.	Nelson R. Butcher & Son	Court Reporters	411 Temple Bldg.
2616	Butler, Fred. T.	S. S. Stafford, Inc.	Writing Ink Manufacturers	9 Davenport Rd.
5467	Butt, Harold A.	R. H. Butt & Son	Insurance	12 Wellington St. East.
4930	Calder, James	Nasmiths, Ltd.	Bread Manufacturers	42 Duchess St.
1128	Calvert, C. E.	The Calvert & Dwyer Co., Ltd.	Wool Merchants	117 Wellington St. West.
3037	Cameron, A. B.	Cameron & Crooks	Barristers-at-Law	24 King St. West.
3084	Cameron, Donald A.	Canadian Bank of Commerce	Manager	King and Jordan Sts.
2796	Cameron, Malcolm A.	I. B. Kleinert Rubber Co.	Manager	84 Wellington St. West.
5076	Cameron, R. H.	General Leather Goods, Ltd.	Manager	1191 Bathurst St.
2552	Campbell, Arch. H.	Bank of British North America	Capitalist	4 Wellington St. East.
1792	Campbell, Douglas A.	Campbell Milling Co., Ltd.	Flour Milling	West Toronto.
3041	Campbell, Geo. H.	Canadian Flax Mills, Ltd.	President	24 King St. West.
4953	Campbell, Geo. H.	T. H. Estabrooks Co., Ltd.	Red Rose Tea	7 Front St. East.
3042	Campbell, Jas. B.	The Sterling Lace & Novelty Co.	Wholesale Dry Goods	80-82 Wellington St. W.
5181	Campbell, J. L.	Campbell & Paynes	Wholesale Lumber	1521-2 Traders Bank Bldg.
*404	Campbell, Paul		Produce & Fruit	Merton, Halton Co., Ont.
801	Candee, Chas. N.	Gutta Percha & Rubber, Ltd.	Vice-Pres. & Man. Director	47 Yonge St.
2551	Cane, Henry S.	The Wm. Cane & Sons Co., Ltd.	Manufacturers Woodenware	Newmarket, Ont.
2022	Cane, Jas. G.	J. G. Cane & Co.	Lumber Merchants	411 McKinnon Bldg.
5313	Canham, W. W.	Wilson & Canham, Ltd.	Hides, Skins and Wool	36 Wellington St. East.

No.	Name.	Firm.	Business.	Location.
4194	Cannon, J. P.	J. P. Cannon & Co.	Brokers	56 King St. West.
2617	Capreol, Alfred R.	Imperial Bank of Canada	Manager	Queen and Yonge Sts.
4195	Carlaw, Major J. A.		Capitalist	"Rosebank," Avenue Rd.
3046	Carnahan, W. J. A.		Druggist	Carlton and Church Sts.
178	Carrick, John	Maple Leaf Milling Co., Ltd.	Flour and Grain	611 Dominion Bank Bldg.
3085	Carroll, E. M.	Walker House	Hotel	Front and York Sts.
5277	Carroll, J. G.	The Wine & Spirits Vaults, Ltd.		162 St. George St.
*754	Carruthers, Jas.	J. Carruthers & Co., Ltd.	Grain Exporters	Board of Trade Bldg., Montreal, Que.
4831	Carson, A. H. C.	London Mutual Fire Insur. Co.	President	31 Scott St.
5029	Carswell, J. B.	Ross & Macdonald	Architects	908 Royal Bank Bldg.
107	Carswell, Robert	The Carswell Co., Ltd.	Law Booksellers	1534 King St. West.
1884	Carter, H. J.	E. T. Carter & Co.	Wool, Hides, etc.	83-85 Front St. East.
3049	Carter, J. W.	The Carter Drug Co.	Wholesale & Mfg. Druggists.	697 Queen St. West.
4832	Carter, W. W.	Fesserton Timber Co., Ltd.	President	15 Toronto St.
1248	Carveth, J. Alva	The J. F. Hartz Co., Ltd.	Physicians' Supplies	24 Hayter St.
4075	Case, Allen	Dom. Brewing Co., Ltd.	Treasurer	496 Queen St. East.
4954	Case, Thomas A.	Toronto Pottery Co., Ltd.	Wholesale Clay Products	617 Dominion Bank Bldg.
5082	Case, T. R. F.	Steel & Radiation, Ltd.	Boilers and Radiators	Fraser Ave.
4779	Cassels, R. S.	Cassels, Brock, Kelly & Falconbridge	Barristers-at-Law	85 Bay St.
686	Catto, J.	J. Catto & Sons	Importers Dry Goods	57-61 King St. East.
4198	Catto, J. A.	W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay and Wellington Sts.
823	Caulfeild, Hans J.	Caulfeild, Burns & Gibson, Ltd.	Mfrs. Men's Furnishings	60 Front St. West.
135	Cavanagh, A.	A. Cavanagh & Co.	Grain Merchants	1814 Royal Bank Bldg.
2855	Chadwick, Geo. B.	The Paterson Mfg. Co., Ltd.	Roofing Materials	172 King St. East.
4833	Chamberlin, J. E.	H. McLean Lumber Co.	Lumber	86 Pleasant Blvd.
1923	Chalmers, Andrew	The Chalmers Milling Co.	Millers	14 Lyall Ave.
3087	Chapman, A. H.	Chapman & McGiffin	Architects	95 King St. East.
5418	Charles, R. L.	The Musson Book Co., Ltd.	Publishers	Victoria St. & Wilton Ave.
5083	Charlton, W. B.		Contractor	412 Indian Rd.
71	Cherry, S. J.	S. J. Cherry & Sons, Ltd.	Millers	Preston, Ont.
920	Christie, R. J.	Christie, Brown & Co., Ltd.	Biscuit Manufacturers	23-31 Duke St.
3061	Church, Thos. L.		Barrister-at-Law	98 Binscarth Rd.
5352	Chute, R. J.	Grasselli Chemical Co., Ltd.	Mfg. Chemists	347 Pape Ave.
3062	Ciceri, Paul L.	Chas. Ciceri & Co., Ltd.	Commission Merchants	299 Indian Rd.
2148	Clapp, Chas. R.	Clapp & Anderson, Ltd.	Insurance Brokers	10 Adelaide St. East.
2876	Clapperton, H. G.	Gundy-Clapperton Co.	Mfrs. Richly Cut Glass	61 Albert St.
3063	Clare, Geo. F.	Jas. Robertson Co., Ltd.	Plumbing Supplies	265 King St. West.
5314	Clark, Alfred E.	Edward Clark & Sons	Lumber Dealers	123 Bay St.
4807	Clark, D. M.	Western Canada Flour Mills Co., Ltd.	Millers	438 West Marion St.
213	Clark, T. J.	Rolph & Clark, Ltd.	Lithographers	Carlaw Ave.
3066	Clark, Wm.	A. Clark & Son	Contractors	224 Augusta Ave.
4208	Clarke, C. E.	Clarke & Clarke, Ltd.	Leather Manufacturers	341 Christie St.
5045	Clarke, F. C.	Hotel Trader		87 Yonge St.
2357	Clarke, Frederick G.	Clarke & Clarke, Ltd.	Leather Manufacturers	341 Christie St.
3067	Clarke, G. B.	A. R. Clarke & Co., Ltd.	Leather and Glove Mfrs.	613-617 Eastern Ave.
677	Clarke, L. H.		Grain Merchant	1702 Royal Bank Bldg.
5298	Clarke, L. Ross	Orpen Conduit Co., Ltd.	Mfrs. of Conduit Pipe	348 Dufferin St.
4931	Clarke, Wm. A.	York Knitting Mills, Ltd.	Secretary	993 Queen St. East.
4955	Clarke, W. J.	Bell Telephone Co. of Canada	Division Plant Supt.	37 Temperance St.
422	Clarkson, E. R. C., F.C.A.	Clarkson, Gordon & Dilworth	Chartered Accountants	15 Wellington St. West.
1612	Clarkson, G. T.	Clarkson, Gordon & Dilworth	Chartered Accountants	15 Wellington St. West.
4328	Clemens, M. W.		Manufacturers' Agent	72 Albany Ave.
5369	Clemenson, E. G.	Union Carbide Co. of Canada, Ltd.	Sales Manager	Dominion Bank Bldg.
3069	Clemes, Albert E.	Clemes Bros.	Wholesale Fruit Merchants	King and Church Sts.
4956	Clemes, H. B.	Gunns, Ltd.	Pork Packers	78 Front St. East.
937	Clemes, Walter H.	A. R. Williams Mach. Co., Ltd.	Machinery Manufacturers	64 Front St. West.
3126	Clendenan, Dr. Geo. W.		Physician	1822 Dundas St.
2844	Cliff, Geo. J.	Toronto Salt Works	Salt	60 Jarvis St.
2433	Cliff, Wm. Crewe	R. D. Fairbairn Co., Ltd.	Manufacturers Ladies' Wear.	107 Simcoe St.
1716	Cluff, R. J.	Cluff Mfg. Co., Ltd.	Tank Manufacturers	81 Sterling Rd.
4216	Cluff, W. J.	Canada Pipe & Steel Co., Ltd.	Plumbing & Heating Supplies	87 Church St.
5370	Cobb, Charles S.		Architect	71 Bay St.
3070	Cochrane, Hon. Frank		Minister of Railways and Canals	Ottawa, Ont.
457	Cockshutt, Hon. Lt.-Col. W. F., M.P.			Brantford, Ont.
507	Coffee, Jno. L.		Broker	c/o L. Coffee & Co., Board of Trade Bldg.
5477	Cole, A. B.	Singer Sewing Machine Co.	General Manager	Excelsior Life Bldg.
5371	Cole, Harold R.	A. Schrader's Son, Inc.	Brass Goods Manufacturers	20-22 Hayter St.
3075	Coleman, Prof. Arthur P.	Geological Department	Professor	University of Toronto.
3040	Coleman, R. H.	The Canada Co.	Commissioners	1170 Yonge St.
3074	Coles, Walter H.	Geo. Coles, Ltd.	Caterers and Confectioners	719 Yonge St.
4957	Connable, Ralph	F. W. Woolworth Co., Ltd.	Notions, etc.	Queen and Yonge Sts.
5365	Conover, J. H.	The Martin-Senour Co., Ltd.	Paints and Varnishes	215 Victoria St.

No.	Name.	Firm.	Business.	Location.
5448	Cook, W. A	Steel & Radiation, Ltd	Sales Manager	Fraser Ave.
3080	Cook, W. K	Art Tailoring Co., Ltd	Wholesale Tailors	Markham & College Sts.
4688	Coombs, F. J	A. E. Ames & Co	Investments	Union Bank Bldg.
368	Cooper, D. D'E	Lehigh Valley R.R	Agent	1001 Royal Bank Bldg.
2027	Cooper, H. A	Cooper & Co	Men's Furnishings	272 Roncesvalles Ave.
3089	Cooper, Isaac	The Cooper Cap Co	Cap Manufacturers	260 Spadina Ave.
4220	Cooper, John A	"The Canadian Courier"	Editor	181 Simcoe St.
1885	Cooper, Robert		Miller	Welland, Ont.
5473	Cope, B. C	Gunns, Ltd	Beef and Pork Packers	78 Front St. East.
3092	Copeland, R. J	Copeland-Chatterson Co	Loose Leaf Systems	Kent Bldg.
4958	Copp, H. W. W		Manufacturers' Agent	33 Richmond St. West.
3093	Copping, N. J	G. R. Copping & Son	Manufacturers' Agents	29 Melinda St.
973	Corby, Harry		Distiller and Wine Merchant.	Belleville, Ont.
1101	Corcoran, J. W	Canada Printing Ink Co	Manager	Duncan and Pearl Sts.
4222	Cornell, S. B	Canadian Kodak Co., Ltd	Mfrs. Photographic Supplies.	582 King St. West.
2664	Corrigan, F. S	The Sheet Metal Products Co. of Canada Ltd	Mfrs. Sheet Metal Wares, etc	Gerrard, River and Bell Sts.
2454	Corson, R. R	Sovereign Perfumes, Ltd	Perfume Manufacturers	146 Brock Ave.
1183	Coryell, C. S	The Adams Furniture Co., Ltd.	House Furnishings	Queen and James Sts.
2029	Cosbie, Robert H		Manufacturers' Agent	30 Wellington St. West.
1926	Cosgrave, James	The Cosgrave Brewing Co. of Toronto, Ltd	Brewers, etc	297 Niagara St.
3122	Cosgrave, Jas. F			24 Douglas Drive.
532	Cosgrave, L. J			565 Jarvis St.
5084	Cotton, W. F	H. S. Howland, Sons & Co., Ltd.	Wholesale Hardware	138 Front St. West.
1927	Couse, William		Grain, Seeds, Coal and Wood	Streetsville, Ont.
4088	Cousins, E. L	Toronto Harbor Commission	Engineer	50 Bay St.
4747	Couzens, H. H	Toronto Hydro-Electric System	General Manager	226 Yonge St.
1886	Cowan, Wm	Luxfer Prism Co., Ltd	Window Glass, etc	100 King St. West.
4224	Cowie, H. V		Manufacturers' Agents	77 York St.
4225	Cowie, R. W. R			
2337	Cox, Herbert C	Canada Life Assnce. Co	President	46 King St. West.
2449	Craig, Arthur E	Firstbrook Bros. Ltd	Mfrs. Boxes and Lumber	283 King St. East.
4932	Craig, William	Wickett & Craig, Ltd	Leather Manufacturers	Front East & Cypress Sts.
4037	Crane, Samuel	T. A. Lytle Co., Ltd	Mfrs. Pickles, Jams, etc	30 Walmer Rd.
2358	Crean, Gordon C	Robt. Crean & Co., Ltd	Hat Manufacturers	12-18 Balmuto St.
5183	Crews, H. C	Wood, Gundy & Co	Bond Dealers	C.P.R. Bldg.
4896	Crockett, E			The Minnewaska, Gravenhurst, Ont.
2150	Croft, Wm	Wm. Croft & Sons	Notions, Fishing Tackle, etc.	436 Wellington St. West.
1611	Cronyn, B. B	W. R. Brock & Co., Ltd	Wholesale Dry Goods	Bay and Wellington Sts.
5246	Crossin, H. W	Employers' Liability Assce. Corp., Ltd	Secretary, Fire Dept	Temple Bldg.
1546	Crossland, E. F	Steele, Briggs Seed Co., Ltd	Seeds	Cor. Spadina Ave. and Clarence Sq.
4960	Crouch, A. W	Dearborn Chemical Co. of Canada, Ltd	Vice-Pres. and Gen. Manager	1220 Dundas St.
3104	Crow, T. A		Carriage Builder	Yonge and Isabella Sts.
1930	Crowe, G. R	Northern Elevator Co	Grain Exporter	Winnipeg, Man.
*171	Crowther, W. C			4 Wellington St. East.
3105	Culver, Frank L	Beaver Consol. Mines Co., Ltd.	Mining, etc	Lumsden Bldg.
5366	Culverhouse, N. F	The Roofers Supply Co., Ltd	Sheet Metals, etc	Shaw and Dupont Sts.
2886	Cumming, Alex. G	The Art Metropole, Ltd	Drawing and Office Supplies.	14 Temperance St.
3107	Cumming, Walter W.	National Mattress, Felt & Batting Co	Manufacturers Cotton Felts	340 Gerrard St. East.
2448	Cummings, Chas. C.	The Lumsden Building	Agent	Room 1004 Lumsden Blg.
4834	Dadson, A. T	Montreal Lumber Co		42 Duggan Ave.
3129	Dale, Joseph G	The Dale Furniture Co	House Furnishings	304½ Yonge St.
3165	Daly, Herb. J	The National Cash Register Co.	Mfrs. Cash Registers	350 Christie St.
3167	Dancy, Arthur H	H. N. Dancy & Son, Ltd	Mason Contractors	311 C.P.R. Bldg.
3168	Dancy, R. C		Contractor and Plasterer	153 Spadina Rd.
3132	Dane, Fred		Prov. License Commis'nr	Parliament Bldgs.
2730	Daniel, C. D	The Toronto Pharmacal Co. Ltd	Manufacturing Druggists	16 Brockton Ave.
2457	Daniel, F. C	F. C. Daniel Co	Wholesale Fancy Dry Goods	80-82 Wellington St. West.
4577	Daniels, Geo. J	Daniels Coal Co	Manager	358 Pape Ave.
4739	Danks, A. E	Reliable Delivery Co., Ltd	Cartage	11 Sheppard St.
4964	Dark, T. A., A.I.A.	Excelsior Life Ins. Co	Actuary	67 Wilson Ave.
2556	Darling, Frank	Darling & Pearson	Architects	2 Leader Lane.
124	Darling, Henry W	General Electric Co		Schenectady, N.Y.
2555	Davidge, Frank C	F. C. Davidge & Co	Manufacturers Wall Paper	28 Wellington St. West.
5184	Davidson, Geo. A	Howard Smith Paper Mills Co., Ltd		124 Richmond St. West.
1674	Davies, Chas. A	Blachford, Davies & Co., Ltd.	Wholesale Shoes	62 Front St. West.
4076	Davies, Geo. T	Copeland Brewing Co	Vice-President	311 King St. East.
3179	Davies, Dr. T. Alex		Surgeon	578 Sherbourne St.
5085	Davis, Bertram N	Henry Davis & Co., Ltd	Mfrs. Woollen Goods	154 Simcoe St.

No.	Name.	Firm.	Business.	Location.
5247	Davis, B. N.		Barrister-at-Law	157 Bay St.
270	Davis, Hon. E. J.	Davis Leather Co., Ltd.	Tanners	Newmarket, Ont.
3139	Davis, Frank E.	United Drug Co., Ltd.	Drug Manufacturers	78 Broadview Ave.
5289	Davis, F. M.	Northern Electric Co., Ltd.	Mfrs. & Jobbers Elec. Mat'l.	131 Simcoe St.
5131	Dawson, A.	The Toronto Iron Works, Ltd.		Cherry St.
5035	Dawson, W. H.	The T. Eaton Co., Ltd.	Departmental Store	35 De Lisle Ave.
5046	Day, Rev. Frank J.	Northern Congl. Church		19 Edgar Ave.
2460	Deacon, F. H.	F. H. Deacon & Co.	Brokers	97 Bay St.
4965	Dean, E. S.	E. Sterling Dean Advt. Agency.		8 Wellington St. East.
5242	Dean, Geo. Morgan.	Fletcher, Macfarlane & Co.	Investment Bankers	90 Bay St.
3142	Death, N. P. F.	Death & Watson, Ltd.	Electrical Engineers	Bloor and Huntley Sts.
3171	DeGruchy, John	The M. Langmuir Mfg. Co. Ltd.	Travelling Goods	37 Delaware Ave.
4229	DeLaplante, L. A.	L. A. DeLaplante, Ltd.	Lumber Dealers	208 Main St.
5299	Delong, F. L.	The Montreal Cottons, Ltd.		63 Bay St.
4230	Denison, A. R.	A. R. Denison & Stephenson	Architects	20 King St. West.
3145	Denison, Geo. T., Jr.		Barrister	510 Continental Life Bldg.
1512	Denne, T. H. G.	The Quaker Oats Co.	Manufacturers Cereals	Peterboro, Ont.
4231	Dennison, H. J. S.		Patent Attorney	18 King St. West.
4966	Denovan, A. M.		Barrister	18 Toronto St.
1614	Denton, W. A.	Denton, Mitchell & Duncan	Wholesale Dry Goods	79 Wellington St. West.
1887	Despard, W. H.	White & Co., Ltd.	Wholesale Fruit and Produce	60 Front St East.
3148	DeWitt, H. N.	Armstrong & DeWitt	Insurance Agents	6 Wellington St. East.
5248	Dick, David L.	Simons Fruit Co.	Manager	27 Church St.
846	Dick, John	Cobourg Matting & Carpet Co., Ltd.	President	Cobourg, Ont.
2799	Dickinson, Daniel	Dickinson & Co.	Stock Brokers	4 Toronto St.
4835	Digby, W. W.	National Cash Register Co.		40 Adelaide St. West.
2456	Dilworth, R. J.	Clarkson, Gordon & Dilworth	Chartered Accountants	15 Wellington St. West.
1719	Dineen, W. F.	Ansley-Dineen Hat & Fur Co., Ltd.	Wholesale Hats and Furs	52 Wellington St. West.
1209	Dinnick, W. S.	The Standard Loan Co.	Manager	84 King St. East.
2411	Diver, Frederick	The Central Press Agency, Ltd.	Managing Director	70 Pearl St.
5171	Dixon, Geo. E.	Holt, Renfrew & Co., Ltd.	Hatters, etc.	Adelaide and Yonge Sts.
1934	Dixon, Jno. J.	A. J. Wright & Co.	Brokers	Standard Bank Bldg.
2155	Dobie, William	E. W. Gillett Co., Ltd.	Mfrs. Baking Powder, Yeast, etc.	Fraser Ave. & Liberty St.
2666	Doherty, Alfred J.	Doherty Mfg. Co., Ltd.	Ladies' Wear Manufacturers.	310-316 Spadina Ave.
4799	Doherty, L. A. W.	Canada Steamship Lines, Ltd.		Foot of York St.
2033	Doherty, T. Arthur	Joseph Simpson Sons	Knitting Factory	8 Berkeley St.
5372	Doidge, W. A.	W. Lloyd Wood	Whol. and Retail Druggist	64 Gerrard St. E.
3175	Donald, Duncan	Canadian Bank of Commerce	Supervisor	King and Jordan Sts.
372	Donald, R. A.		Financial Agent	177 Balmoral Ave.
5449	Donaldson, B. S.	National Fire Proofing Co. of Canada, Ltd.		601 Dominion Bank Bldg.
*50	Donogh, John	Jno. Donogh & Co.	Lumber	Traders Bank Bldg.
2322	Donovan, H. B.	Canada Paper Co., Ltd.	Manager	112 Bay St.
4967	Donovan, H. B., Jr.	The Business Printing Co.	Printers	184 Adelaide St. W.
1643	Doran, J. J.		Real Estate & Financial Broker	Crown Office Bldg., Queen & Victoria Sts.
3177	Dorenwend, Hildebert	Dorenwend Co. of Toronto, Ltd.	Manufacturers Hair Goods	103 Yonge St.
1589	Douglas, J. C.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	48 Front St. West.
3156	Douglas, Jas. S.	Mail Printing Co.	Publishers "Mail and Empire"	52 King St. West.
3157	Douglas, W. E.	J. H. McKnight Construction Co., Ltd.	Engineers, Contractors	170 Walmer Rd.
118	Douglas, Wm. J.	The Mail Printing Co.	General Manager	52 King St. West.
2243	Douglas, W. M.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	48 Front St. West.
5185	Doupe, W. E.	The Robert Simpson Co., Ltd.	Departmental Store	Queen and Yonge Sts.
3158	Doust, Joseph		Law Stationer	58 Adelaide St. East.
518	Downey, James H.	J. H. Downey & Co.	Grain and Coal	Whitby, Ont.
393	Dracass, J. H.		Miller	Streetsville, Ont.
3160	Drummond, W. A.	W. A. Drummond & Co.	Dairy Supplies	214 King St. East.
4969	Drury, Chas. L.	H. A. Drury Co., Ltd.	Steel Merchants	441 King St. W.
*618	Drynan, Jno.			12 Scarth Road.
4780	Duke, Chas. E.	Logan & Bryan	Stock Brokers	Royal Bank Bldg.
5450	Dunbar, F. E.		Auditor	4 Churchill Ave.
5403	Duncan, Walter C.	Canadian Pacific Railway	Asst. Import and Export Freight Agent	C.P.R. Bldg.
4909	Dunfield, Hugh	Dunfield & Co.	Men's Furnishings	102 Yonge St.
5132	Dunkelman, D.	The Berger Tailoring Co., Ltd.	Manager	256-260 Richmond St. W.
1080	Dunstan, K. J.	The Bell Tel. Co., Ltd.	Local Manager	76 Adelaide St. West.
4622	Durance, J. J.	General Accident Assurance Co. of Canada	Manager	122 Glen Road.
2801	Dusseau, L. V.	The Gendron Mfg. Co., Ltd.	Baby Carriage and Reed Furniture Manufacturers	137 Duchess St.

No.	Name.	Firm.	Business.	Location.
1739	Easson, R. H.	The Otto Higel Co., Ltd.	Mfrs. Piano Actions, etc.	King and Bathurst Sts.
790	Eastmure, A. L.	Eastmure & Lightbourn, Ltd.	Insurance, etc.	16 King St. West.
976	Eaton, Sir J. C.	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
4660	Eaton, R. W.			
1797	Eby, H. D.	Eby-Blain, Ltd.	Wholesale Grocers	21-23 Front St. East.
2465	Eby, Wm. P.			
4837	Eckardt, Arthur E.	R. Laidlaw Lumber Co., Ltd.		65 Yonge St.
886	Eckardt, A. J. H.	National Casket Co.	Whol. Undertakers' Supplies	500 Huron St.
499	Eckardt, H. P.	H. P. Eckardt & Co.	Wholesale Grocers	Church St. & Esplanade.
2037	Eddis, Wilton C., F.C.A.	Wilton C. Eddis & Sons	Chartered Accountants	Continental Life Bldg.
1728	Edmanson, W. J.	Edmanson, Bates & Co.	Proprietary Medicines	Adelaide and Duncan Sts.
5451	Edwards, E. S.		Manufacturers' Agent	508 McKinnon Bldg.
3183	Edwards, Fred.	F. Edwards & Co.	Wholesale Wines and Liquors	18 Front St. East.
2464	Edwards, Wm. H.	J. E. Edwards & Sons	Leather Manufacturers	Christie St. North.
4689	Eisman, Julius	Eisman & Co.	Suspenders, Garters, etc.	118 Richmond St. West.
2301	Elder, George T.	George T. Elder Milling Co.	Millers	Elder's Mills, Ont.
3185	Eldon, R. H.	High School of Commerce	Principal	Clinton St.
3186	Elgie, H.	Elgie & Page	Mason Contractors	18 Toronto St.
3187	Elgie, R. B.	Elgie & Jarvis Lbr. Co., Ltd.	Lumber	18 Toronto St.
*610	Elliot, Wm. Scott.	National Drug & Chem.Co.,Ltd	Wholesale Druggists	34 St. Gabriel St., Montreal, Que.
3230	Ellis, Augustus D.	Can. Jewellery Case Co., Ltd.	Jewellery Case Mfrs.	72 Stafford St.
5186	Ellis, Dr. Arthur W.		Dentist	1501 Traders Bank Bldg.
321	Ellis, D. O.		Grain Merchant	1810 Royal Bank Bldg.
5133	Ellis, F. M.	Barber-Ellis, Ltd.	Envelope Makers and Paper Dealers	63 Wellington St. West.
5117	Ellis, Herbert H.		Real Estate	402 Kent Bldg.
*663	Ellis, J. F.	Barber-Ellis, Ltd.	Envelope Makers and Paper Dealers	63 Wellington St. West.
291	Ellis, M. C.	P. W. Ellis & Co., Ltd.	Wholesale Jewellery Mfrs.	31 Wellington St. East.
400	Ellis, P. W.			
5452	Ellsworth, A. L.	British American Oil Co , Ltd.	Oil Refiners	Royal Bank Bldg.
3193	Ely, E. F.	"Ely"	Men's Furnisher	King Edward Hotel.
5075	Emery, H. R.	Blachford, Davies & Co., Ltd.	Boots and Shoes	60 Front St. West.
2828	Englehart, J. L.	Temiskaming & Northern Ont. Railway Commission	Chairman	25 Toronto St.
4972	Erskine, Jas. B.	Burroughs Adding Machine Co.	Sales Manager	52 Bay St.
3195	Essery, G. W.	Crushed Stone, Limited	Crushed Stone	47 Yonge St. Arcade.
2823	Estabrooks, T. H.	T. H. Estabrooks Co., Ltd.	Wholesale Teas	7 Front St. East.
2397	Evans, C. W.	Geo. McCulloch & Sons, Souris.	Flour, Grain and Hay	Board of Trade Bldg.
5453	Evans, Fred. W.	Canadian Fairbanks-Morse Co., Ltd.	Engines, Pumps, Etc.	26 Front St. West.
4240	Everall, H. G.	Geo. Everall & Co.	Commercial Printers	107 Jarvis St.
4973	Faed, Dr. P. E.		Physician	699 Dupont St.
2374	Faessler, Charles	Parrish & Heimbecker	Grain	1802 Royal Bank Bldg.
5384	Fahey, Richard M.	The Cowan Co., Ltd.	Cocoa and Chocolate	72-90 Stirling Rd.
5047	Fair, Geo. E.	Farrar Transportation Co., Ltd.	Managing Director	608 Dom. Bank Bldg.
1619	Fairbairn, Rhys D.	R. D. Fairbairn Co., Ltd.	Mfrs. Ladies' Wear	107 Simcoe St.
3208	Fairbrother, E. H.	Can. Seamless Wire Co., Ltd.	Mfrs. Gold Filled Wire, etc.	198 Clinton St.
1471	Fairweather, R. H.	Fairweathers, Ltd.	Mfg. Furriers and Hatters	84-86 Yonge St.
5454	Falkner, D. B	Canadian Bank of Commerce.		Jordan and Melinda Sts.
3231	Farrell, W. H.	G.T.R. System	Supt. of Terminals	Union Station.
4769	Featherston, A. M.	Policy Holders Mutual Life Insurance Co.	Managing Director	503 Temple Bldg.
1800	Fee, John J.		Wholesale Produce	64 Front St. East.
1081	Fensom, George H.	The Otis-Fensom Elevator Co., Ltd.	Elevator Manufacturers	50 Bay St.
5134	Fenton, Edgar		Manufacturers' Agent	713 Empire Bldg.
4838	Fenton, Wilson	Murray-Kay, Ltd.	Departmental Store	17 King St. East.
4731	Ferguson, John	The Oriental Carpet Mfrs., Ltd.	Oriental Carpets (Wholesale)	54-58 Front St. West.
2416	Fetherstonhaugh, F. B., K.C.	Fetherstonhaugh & Co.	Patent Barristers	Royal Bank Bldg.
3218	Field, Edward		Wine Merchant	207 Wellesley St.
4038	Field, Fred. W.	The Monetary Times	Publishers and Printers	P.O. Box 176.
3220	Fielding, E.	E. Fielding & Son	Commission Merchants	34 Front St. West.
5187	Fielding, E. B.			
4244	Finsten, Victor		Clothing	305 Queen St. West.
165	Firstbrook, John	Firstbrook Bros., Ltd.	Mfrs. Boxes and Lumber	301 King St. East.
166	Firstbrook, Wm. A.			
4974	Firstbrook, W. H.			
3223	Fisher, G. W.	R. G. Dun & Co.	Mercantile Agency	Dominion Bank Bldg.
869	Fisher, Robt. C.	Gore Paper Mills		Dundas, Ont.
2732	Fisher, W. D.		Wholesale Lace Goods	24 Wellington St. West.
3225	Fisken, J. K.	John Fisken & Co.	Financial Agents	23 Scott St.

No.	Name.	Firm.	Business.	Location.
*127	Flavelle, J. D.	Flavelles, Ltd.	Millers and Grain Merchants	Lindsay, Ont.
5250	Flavelle, J. E.	The Wm. Davies Co., Ltd.	Pork Packers	521 Front St. East.
337	Flavelle, J. W.			
5300	Fleck, L. E.	Georgetown Coated Paper Mills, Ltd.		Georgetown, Ont.
2671	Fleming, C. H.	The Capewell Horse Nail Co.	Horseshoe Nails	44-56 Duke St.
3228	Fleming, Jas. H.	Fleming Bros.	Chemists, etc.	25 Toronto St.
5455	Flett, Henry R.	Taylor-Forbes Co., Ltd.	Radiators and Boilers	1064 King St. West.
505	Flynn, Thos.	L. Coffee & Co.	Grain Merchants	410 Board of Trade Bldg.
4975	Foget, H. H. W.	The Gendron Mfg. Co., Ltd.	Baby Carriages and Reed Furniture Manufacturers	137 Duchess St.
4819	Fogler, H. B.	Lyons & Marks	Bar Supplies	38 Yonge St.
*356	Follett, Jos. J.		Merchant Tailor	132 Yonge St.
4027	Forman, Jas. C.	City of Toronto	Assessment Commissioner	City Hall.
3235	Forster, A. I.	Queen City Glass Co., Ltd.	Mfrs. Plate Glass, etc.	243 Victoria St.
4039	Foster, Archie	The Young Co., Ltd.	Wholesale Grocers	North Bay, Ont.
5189	Foster, C. L.	Canadian Bank of Commerce		King and Jordan Sts.
4976	Foster, D. H.	H. S. Howland, Sons & Co., Ltd	Wholesale Hardware	138 Front St. W.
5041	Foster, S. Britton R.	Stuart & Foster, Ltd.	Manufacturers Chemicals	King and Berkeley Sts.
645	Fowke, F. L.		Gen. Merchant and Produce Dealer	Oshawa, Ont.
4770	Fowlds, Walter M.	H. M. Fowlds & Sons	Grain, Flour, Feed and Coal	Hastings, Ont.
2878	Fox, E. C.	The Wm. Davies Co., Ltd.	Pork Packers, etc.	521 Front St. East.
4253	Fox, F. I.	Ford Motor Co. of Canada	Automobiles	106 Richmond St. West
3245	Foy, F. C.	New York Central Lines	Canadian Passenger Agent	80 Yonge St.
4254	Foy, Geo. J.	George J. Foy, Ltd.	Wholesale Liquors	32 Front St. West.
4581	Francis, W.	Francis & Wardrop	Solicitors	15 Toronto St.
4910	Frankel, Egmont L.	Frankel Bros.	Metal Merchants	Don River and Eastern Ave.
1018	Frankel, Leo			
2159	Frankel, Maurice			
2367	Fraser, David		Flour, Grain and Feed	Federal Life Bldg., Hamilton, Ont.
4839	Fraser, D. W.	Presbyterian Publications		Church and Gerrard Sts
5437	Fraser, Geo. W.		Wool Dealer	19 Wellington St. East.
4255	Fraser, P. L.	Ontario National Brick Co., Ltd.		Crown Office Bldg.
1509	Fraser, Rev. Dr. R. D.	Presbyterian Publications	Editor	Church and Gerrard Sts.
2045	Freyseng, Edward J.	Freyseng Cork Co., Ltd.	Vice-President and Manager	Queen and Sumach Sts.
3248	Fried, John	Fried, Grills & Co.	Wholesale Hats and Furs	102 Front St. West.
4840	Frind, M. Arno	Frind Mercantile Agency	Collections & Adjustments	113 Bernard Ave.
3249	Frost, Geo. H.		Brick Manufacturer	29 Cloverdale Rd.
497	Fudger, Harris H.	The Robert Simpson Co., Ltd.	Departmental Store	Queen and Yonge Sts.
5385	Fudger, R. B.			
5324	Gaby, F. A.	Hydro-Electric Power Commission of Ontario	Chief Engineer	190 University Ave.
1557	Gage, F. H.	W. J. Gage & Co., Ltd.	Wholesale Books and Stationery	8 Madison Ave.
*233	Gage, W. J.			84 Spadina Ave.
3250	Gagnier, H. T.	H. Gagnier, Ltd.	Trade Papers	Saturday Night Bldg.
3280	Galbraith, D. G. M.	Goodman & Galbraith	Barristers	611 Lumsden Bldg.
2469	Gale, Geo. C.	Gale Manufacturing Co., Ltd.	Manufacturers Whitewear	30 Spadina Ave.
1692	Gale, J. W.			
5251	Gall, W. C.	The Gall Lumber Co., Ltd.	Vice-President	Lake St., foot of Spadina Ave.
4933	Galt, W. H.	Gutta Percha & Rubber, Ltd.	General Sales Manager	47 Yonge St.
4263	Ganong, J. E.	Lever Bros., Ltd.	Soap Manufacturers	Eastern Ave.
2317	Gardner, John C.	Might Directories, Ltd.	President	76 Church St.
2324	Gardner, J. Martin		Secretary-Treasurer	
4934	Garfat, J. F.	Hogg & Lytle, Ltd.	Grain and Seeds	1809 Royal Bank Bldg.
4582	Garrow, E. F.	British America Assur. Co.	Fire Insurance	Cor. Scott and Front Sts.
1221	Gartshore, J. J.	J. J. Gartshore	Railway Equipment, Iron, etc.	58 Front St. West.
5404	Gartshore, J. S.			
2804	Gates, F. W.	Tanner & Gates	Real Estate	407 Holden Bldg., Detroit, Mich.
3252	Gearing, Ed.		Builder and Contractor	Builders' Exchange, Simcoe and Richmond Sts.
2567	Geary, G. R., K.C.	City of Toronto	Counsel to the Corporation	City Hall.
5456	Geering, Lawrence.	Caribonum Co., Ltd.	Typewriter Supplies	54 Wellington St. East.
5325	Geikie, W. R.	Pedlar People, Ltd.	Sheet Metal Manufacturers	Oshawa, Ont.
2565	Gelber, M.	The Imperial Mfg. Co.	Wholesale Clothing Mfrs.	217 Richmond St. West.
4771	George, Jas. S.	McWilliam & Everist	Fruit, Produce, etc.	25 Church St.
980	George, W. K.	Standard Silver Co., Ltd.	Mfrs. Sterling Silver and Electric Plate	Madison Ave.
1684	Gibbons, John J.	J. J. Gibbons, Ltd.	Advertising Agents	120 East Roxborough St
4911	Gibson, A. R.	Conger Lehigh Coal Co., Ltd.	Vice-President	95 Bay St.

No.	Name.	Firm.	Business.	Location.
5086	Gibson, D. H.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	Front and Bay Sts.
5190	Gibson, Goodwin, Jr.	Gibson Bros.	Real Estate	44 Adelaide St. West.
4440	Gibson, J. A.			
2422	Gibson, John J.	Chartered Trust & Executor Co.	Managing Director	61 Yonge St.
1938	Gibson, R. Louis		Medicines	88 Wellington St. West.
5191	Gibson, Theron		Financial Agent	303 Confed. Life Bldg.
3254	Gibson, T. A.		Barrister-at-Law	43 Adelaide St. East.
4841	Gilchrist, J. C.	J. C. Gilchrist Lumber Co., Ltd.	President	188 Perth Ave.
1700	Gillespie, A. C.	Gillespie Fur Co., Ltd.	Manufacturing Furriers	100 Front St. West.
5410	Gillies, A. J.	A. J. Gillies Mfg. Co.	Braid Manufacturers	121 Prescott Ave.
3256	Gillooly, C. J.	United Typewriter Co., Ltd.	Typewriters, Supplies, etc.	135 Victoria St.
4270	Gilverson, A. E.	Rice Lewis & Sons, Ltd.	Hardware	King and Victoria Sts.
1399	Glover, Jas. A.	Standard Fuel Co. of Toronto, Ltd.	Coal and Wood	58 King St. East.
5087	Goad, J. Lawrence	Chas. E. Goad Co	Civil Engineers	105 Bond St.
329	Godson, A. W.	Godson Contracting Co., Ltd.	Contractors	113 Manning Chambers
21	Goldie, Lincoln	The James Goldie Co., Ltd.	Flour and Grain	Guelph, Ont.
4690	Goldman, C. E. A.	Goldman & Co.	Bond Dealers	1502 Royal Bank Bldg.
1892	Goldman, L.	North American Life Assce. Co.	Managing Director	112-118 King St. West.
3261	Goldstein, B.	The Goldstein Jewellery Co., Ld.	Manufacturing Jewellers	17 Adelaide St. West.
5386	Good, Thos. E.	Union Stock Yards of Toronto, Ltd.	General Manager	Union Stock Yards.
1802	Goode, H. H.	C. Goode & Sons, Ltd.	Grain	1806 Royal Bank Bldg.
225	Gooderham, A. E.		Distiller	49 Wellington St. East.
1167	Gooderham, E. G.	Toronto Silver Plate Co., Ltd.	Manager	570 King St. West.
*812	Gooderham, G. H., M.P.P.			49 Wellington St. East
2379	Gooderham, H. D.	Gooderham, Melady & Co., Ltd.	Grain Merchants	Winnipeg, Man.
4068	Gooderham, Henry F.	Gregory & Gooderham	Barristers, etc.	Canada Life Bldg.
*82	Gooderham, Wm. G.	Gooderham & Worts Co., Ltd.	Distillers	49 Wellington St. East.
4273	Gordon, A. E.	Terry & Gordon	Wholesale Lumber	704 Confed. Life Bldg.
28	Gordon, Colin F.	Murray-Kay, Ltd.	Departmental Stores	152 St. George St.
3264	Gordon, Hon. Geo.	Geo. Gordon & Co., Ltd.	Lumber	Cache Bay, Ont.
3283	Gordon, H. D. Lockhart	Clarkson, Gordon & Dilworth	Chartered Accountants	15 Wellington St. West.
2419	Gough, Augustine J.	Sellers, Gough Fur Co., Ltd.	Furriers	244 Yonge St.
2414	Gough, Richard P.			
3266	Gouinlock, G. H.	Toronto Hardware Mfg. Co.	Manufacturers Hardware	165 Jameson Ave.
*326	Goulding, Wm.	Geo. Goulding & Sons	Wholesale Dry Goods	55-57 Wellington St. W.
7	Gourlay, Robert S.	Gourlay, Winter & Leeming	Pianos and Organs	188 Yonge St.
4745	Gourley, A. L.	J. J. McLaughlin, Ltd.	Mfrs. Soda Fountain Apparatus	145 Sherbourne St.
4620	Gower, E. P.	Can. Bank of Commerce	Asst. Manager	King and Jordan Sts.
4842	Graham, F. R.	Graham, MacDonald & Co.	Bond Dealers	Traders Bank Bldg.
5340	Graham, R. P. D.	Goodyear Tire & Rubber Co. of Canada, Ltd.	Vice-President	152 Simcoe St.
4275	Grant, Albert			c/o London City & Midland Bank, London, E.C., England.
3271	Grant, Wm. H.	Mackenzie, Mann & Co., Ltd.	Railway Construction	1 Toronto St.
3285	Gray, Frank M.	Wm. Mortimer-Clark, Gray & Baird	Barristers	425 Confed Life Bldg.
3272	Gray, Geo. H.	Gray & Gray	Barristers	Imperial Life Bldg.
4733	Gray, John	Grand Trunk Railway	Agent	Front and Simcoe Sts.
4276	Gray, John V.	John V. Gray Construction Co., Ltd.	Contractors	346 Confed. Life Bldg.
5470	Gray, R. A. L.	R. A. L. Gray & Co.	Electrical Engineers	85 York St.
4277	Gray, R. M.	Dominion Bank	Manager	Sherbourne & Queen Sts.
5193	Gray, R. M., Jr.	Bank of Toronto	Manager	Elm and Elizabeth Sts.
3273	Green, Arnold	Green Bros.	Cabinet Makers	26 Britain St.
911	Green, Fred. L.		Miller	Greenwood, Ont.
3274	Green, H. E. W.	J. C. Green & Co., Ltd.	Wholesale Millinery	72 Wellington St. West.
2625	Greene, Rich. H.	Gutta Percha & Rubber, Ltd.	Secretary & Mgr. Shoe Dept.	47 Yonge St.
2677	Greening, Thos. B.	Pure Gold Mfg. Co., Ltd.	Mfrs. Extracts, etc.	35 Front St. East.
5173	Greenshields, G. A.	Clarkson, Gordon & Dilworth	Accountants	15 Wellington St. West.
5116	Greenshields, W. J.	Toronto Pharmacal Co., Ld.	Secretary	16 Brockton Ave.
2050	Gregg, Geo. R.	G. R. Gregg & Co., Ltd.	Japanese Goods	44 York St.
3286	Greig, Alex.	Standard Chem. Iron & Lbr. Co. of Canada, Ltd.	Secretary	Royal Bank Bldg.
5135	Grier, A. Monro, K.C.		Barrister	15 Wilton Ave.
4281	Grierson, D. D.	Arnoldi & Grierson	Barristers	103 Bay St.
4704	Gross, Leopold	Gross & Co.	Flour and Cornmeal	23 Beaver St., New York, N.Y.
5194	Grundy, E. C.	Canadian Bank of Commerce	Assistant Inspector	King and Jordan Sts.
4282	Guest, Geo.	Guest & Co.	Plumbing and Heating Contractors	121 Church St.
4843	Gundy, H. W.	Gundy & Gundy	Real Estate	405 C.P.R. Bldg.
4844	Gundy, J. F.			
2564	Gundy, Jas. H.	Wood, Gundy & Co.	Bond Dealers	805 C.P.R. Bldg.
1941	Gundy, N. F.	Gundy, Clapperton & Co.	Cut Glass Manufacturers	61 Albert St.
1418	Gundy, S. B.	Henry Frowde	Publisher	25 Richmond St. West.
715	Gundy, Wm. P.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.

No.	Name.	Firm.	Business.	Location.
4283	Gunn, E.	Gunn, Roberts & Co.	Chartered Accountants	25 Toronto St.
5195	Gunther, Egmund H.	E. & H. Gunther Co.	Wholesale Jewellers	310-316 Spadina Ave.
1767	Gunther, R. E.			
*832	Gurney, Edward	The Gurney Foundry Co., Ltd.	Manufacturers Stoves, etc.	500 King St. West.
2470	Gurney, E. Holt			
1705	Haas, Stephen	Geo. H. Hees, Son & Co., Ltd.	Window Shades	52 Bay St.
1256	Hachborn, E. G.	E. G. Hachborn & Co.	Wholesale Clothing	50 York St.
1942	Hadley, Francis E.	Raymond-Hadley Corp.	Flour Exporters	44 Whitehall St., New York, N.Y.
79	Hagarty, J. H. G.	The St. Lawrence & Chicago Steam Nav. Co., Ltd.	Manager	304 Dominion Bank Bldg.
1640	Haig, D. C.	E. & S. Currie, Ltd.	Men's Neckwear	64 Wellington St. West.
5360	Haines, E. Arthur	Erickson Perkins & Co.	Brokers	14 King St. West.
4979	Haines, J. A.	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
5196	Haire, W. J.	"Elite" Cleaners and Dyers		484 College St.
2279	Haldenby, Chas. N.	Sanderson, Pearcy & Co., Ltd.	Paints, Oils, etc.	61-65 Adelaide St. West.
3296	Hales, E.			30 Melbourne Ave.
3297	Hales, James	Mills, Raney, Hales & Irwin	Barristers	806 Traders Bank Bldg.
3360	Hall, F. Asa		Stock Broker	56 King St. West.
5411	Hall, John E.	S. W. Black & Co.	Real Estate	59 Victoria St.
2238	Hall, J. Herbert	Conduits Co., Ltd.	Mfrs. Iron Conduits	33 Radenhurst St.
4980	Hall, R. Hamilton			
4032	Hall, W. H.	Canadian Surety Co.	General Manager	26 Wellington St. East.
3299	Hallam, John	John Hallam, Ltd.	Hides and Furs	111 Front St. East.
5405	Hambly, Geo. W.	Hambly & Wilson	Fancy Dry Goods	77 Wellington St. West.
5089	Hamilton, C. S.	Trusts & Guarantee Corp.	Secretary	43 King St. West.
2481	Hamilton, H. J.	Drummond, McCall & Co.	Iron and Steel Mfrs.	373 Front St. East.
61	Hamilton, R. C.	Murphy, Love, Hamilton & Bascom	General Insurance Agents	Dominion Bank Bldg.
4981	Hamilton, Wm.	J. & W. Campbell & Co.	Dry Goods	Empire Bldg.
1678	Hamilton, W. A.	W. B. Hamilton Shoe Co., Ltd.	Shoe Manufacturers	15 Front St. East.
3303	Hammill, Jas. H.	J. H. Hammill & Co.	Real Estate	129 Victoria St.
4845	Hancock, T. H.		Lumber	1372 Bloor St. W.
1151	Haney, M. J.		Civil Engineer	McKinnon Bldg.
1768	Hanna, D. B.	Can. Nor. Ry. Co.	3rd Vice-President	King and Toronto Sts.
4287	Hanna, John	Anglo-Canadian Music Pub. Assoc., Ltd.	Publishers	144 Victoria St.
4982	Hanna, W. B.	Litho-Print, Ltd.	Lithographers	381 Adelaide St. West.
2479	Hannah, R. W.		Grain and Produce	516 Board of Trade Bldg.
4288	Hannon, C. L.	Specification Data, Ltd.	Advertising Publishers	Dominion Bank Bldg.
4715	Hanson, F. C.	The R. N. Boxer Co., Ltd.	Wall Paper Manufacturers	Kent Bldg.
3306	Harcourt, R. B.	Harcourt & Son, Ltd.	Merchant Tailors	103 King St. West.
4808	Harcourt, Thos. F.		Grain Broker	1712 Royal Bank Bldg.
3307	Harding, C. V.	Toronto Yarn Spinning Co., Ltd.	Mfrs. Carpets, Rugs, etc.	King St. & Fraser Ave.
4289	Hardy, A. J.	Jenkins & Hardy	Chartered Accountants	15½ Toronto St.
4846	Hardy, Horace	Eby-Blain, Ltd.	Wholesale Grocers	Front & Scott Sts.
944	Hardy, Jas., F.C.A.	Jenkins & Hardy	Chartered Accountants	15½ Toronto St.
2053	Hargraft, Alex.	Hargraft & Co.	Grain Merchants	Grain Exchange, Winnipeg, Man.
157	Hargraft, Geo. R.	Com. Union Assce. Co., Ltd.	General Agents	49 Wellington St. East.
4935	Hargraft, W. M.			
3308	Hargreaves, Wm. A.	Drug Trading Co., Ltd.	Wholesale Druggists	6 Ontario St.
577	Harling, R. Dawson	Manchester Ship Canal Co.	Canadian Representative	28 Wellington St. East.
396	Harmer, R.	Can. Furn. Mfrs., Ltd.	Furniture Manufacturers	136 King St. East.
5197	Harper, Elmer W.	E. L. Ruddy Co., Ltd.	Outdoor Advertising	11 Wellington St. East.
1156	Harrington, Geo. T.		Grain & Produce Merchant	Board of Trade Bldg.
4848	Harris, John	Nugget Polish Co., Ltd.	Manager	9 Davenport Rd.
4983	Harris, L. M.	J. & W. Campbell & Co.	Dry Goods	Cobourg, Ont.
5036	Harris, R. C.	City of Toronto	Works Commissioner	City Hall.
1301	Harris, Samuel	Harris Lithographing Co.	Lithographers, Engravers, etc.	115 Sterling Rd.
2740	Harris, W. G.	The Canada Metal Co., Ltd.	Metals	Fraser Ave.
4984	Harris, W. H.	F. H. Harris Lumber Co., Ltd.	President	32 Church St.
4985	Harrison, T. C.	A. McKim, Ltd.	Advertising Agency	103 Bay St.
4716	Hart, H. B.	The British American Wax Paper Co., Ltd.	Waxed Paper	Wrigley Bldg., Carlaw Ave.
4122	Hart, M. D. C.	Bank of Hamilton	Manager	34 Yonge St.
5048	Hart, M. M.	S. R. Hart & Co.	Manufacturing Stationers	40 Wellington St. East.
370	Hart, S. R.			
5136	Harvey, E. J.	North American Life Assce. Co.		112-118 King St. West.
*631	Harvey, W. C.	Dixon-Wilson, Ltd.	Druggists' Supplies	101 Roxborough St. E.
2264	Harwood, H. S.	The James Robertson Co., Ltd.	Plumbing Supplies	Spadina Ave. & Sullivan St.

No.	Name.	Firm.	Business.	Location.
4850	Harwood, W. C.	The Harwood Lumber Co.		86 Balmoral Ave.
4292	Hatch, A. E.	Smart-Woods, Ltd.	Bag Manufacturers	401 Logan Ave.
4900	Hatch, Harry C.	Hatch Bros.	Liquors	211 Yonge St.
4293	Haugh, J. A.	J. A. Haugh Mfg. Co., Ltd.	Duck Clothing, etc.	658 King St. W.
1805	Haworth, Geo. F.	Sadler & Haworth	Leather Belting	18 Maple Ave.
1120	Hay, Chas. McD.	Lyman Bros. & Co., Ltd.	Wholesale Druggists and Chemical Manufacturers	71-73 Front St. East.
279	Hay, Edward	Imperial Bank of Canada	General Manager	Wellington St. East and Leader Lane.
5438	Hay, Frank C.	The Toronto World	Business Manager	290 Russell Hill Rd.
192	Hay, F. W.	Hay Bros.	Grain Merchants	Listowel, Ont.
1771	Hay, Robert	The Robert Hay Co.	Grain Merchants	513 Board of Trade Bldg.
4662	Hayes, F. B.	Toronto Carpet Mfg. Co.	Manufacturers of Carpets	King St. and Fraser Ave.
3313	Hayes, W. F.	Dom. Crown Cork Co., Ltd.	Mfrs. Crown Corks, etc.	150 Pears Ave.
2569	Hayward, F. G.	The F. G. Hayward Co.	Whitewear Manufacturers	77 York St.
3315	Haywood, Jas.		Commission Merchant	23 Scott St.
1894	Hazlewood, R. M.		Miller and Grain Dealer	Clifford, Ont.
4986	Heaven, W. J.	Anglo-Canadian Leather Co., Ltd.		655 King St. West.
1000	Hees, Geo. H.	Geo. H. Hees, Son & Co., Ltd.	Window Shade Mfrs., Upholsterers, etc.	52 Bay St.
2476	Heintzman, A. N.	Gerhard Heintzman, Ltd.	Piano Manufacturers	75 Sherbourne St.
2057	Heintzman Gerhard			
303	Heintzman, Geo. C.	Heintzman & Co., Ltd.	Piano Manufacturers	195 Yonge St.
60	Heintzman, H.			
5137	Henderson, C. D.	Union Trust Co., Ltd.	Secretary	Temple Bldg.
2475	Henderson, David		Barrister	95 Sun Life Bldg.
3316	Henderson, F. C.		Lighting Fixtures	94 King St. West.
5412	Henderson, John	Ideal Bedding Co., Ltd.	Manufacturers Bedding, etc.	10 Jefferson Ave.
389	Henderson, Jos.	Bank of Toronto	Second Vice-President	Bay and King Sts.
3318	Henderson, J. B.	J. B. Henderson & Co.	Wholesale Dry Goods	439 King St. West.
4773	Henderson, P. E.	E. Henderson & Son	Estate Agents	18 Toronto St.
5198	Henderson, Q. B.	Davis & Henderson, Ltd.	Wholesale Stationers	578 King St. West.
3319	Henderson, R. B.	Royce & Henderson	Barristers and Solicitors	1507 Traders Bank Bldg.
4987	Henderson, S.	Tower Canadian, Ltd.	Mfrs. Waterproof Clothing	1149 King St. West.
2805	Henderson, T. A.	National Drug & Chemical Co. of Canada, Ltd.	Wholesale Drugs	240 Richmond St. West.
1082	Henderson, W. R.	Davis & Henderson, Ltd.	Manufacturing Stationers	578-580 King St. West.
3321	Hepburn, J. T.		Iron Founder, Machinist	18 Van Horne St.
5199	Herbertson, Wm. H.	Lyon Cypress Lumber Co.		222 Dovercourt Rd.
5356	Hermance, H. P.	F. W. Woolworth Co., Ltd.	5-10-15 cent Stores	9th Floor C.P.R. Bldg.
3322	Hermant, Percy	Imperial Optical Co.	Opticians	13 Wilton Ave.
2323	Heron, Orlando	O. Heron & Co.	Brokers	16 King St. West.
4988	Hessin, A. E.	Canada Perm. Mtge. Corp.		14 Toronto St.
3324	Hetherington, W. J.	Wm. Laking Lumber Co.	Wholesale Lumber Dealers	677 Queen St. East.
2405	Hewitt, Arthur	Consumers' Gas Co.	General Manager	19 Toronto St.
2679	Hewitt, John	Can. Shredded Wheat Co., Ltd.	Sales Agent	49 Wellington St. East.
506	Hibner, D.	D. Hibner Furniture Co., Ltd.	Furniture Manufacturers	Berlin, Ont.
3367	Hickmott, Geo. F.			The Court, Longfield, Kent, England.
5031	Hicks, R. Stearns		Financial Agent	43 Victoria St.
2059	Higel, Otto	The Otto Higel Co., Ltd.	Mfrs. Piano Actions, etc.	King and Bathurst Sts.
3350	Higgins, Arthur T.	Steele, Briggs Seed Co., Ltd.	Wholesale Seed Merchants	Spadina Ave. & Clarence Sq.
5284	Hill, E. A.	The Toronto Plate Glass Mfg. Co., Ltd.		91 Don Roadway.
5252	Hill, Frederick Wm.		Real Estate Broker	92 Church St.
2314	Hisey, Samuel		Grain Merchant	1131 Keele St.
4300	Hoare, J. E.	Gourlay, Winter & Leeming	Piano Manufacturers	37 Roxborough Drive.
2060	Hobbs, Jno. W.	Consolidated Plate Glass Co. of Canada, Ltd.	Manager	241 Spadina Ave.
1499	Hobbs, W. R.	Plymouth Binder Twine Agency	President	241 Spadina Ave.
5138	Hobkirk, J. F.	Montreal Trust Co.	Manager	Royal Bank Bldg.
2806	Hocken, H. C.	The Sentinel Pub. Co., Ltd.	Publishers	37-39 McCaul St.
4851	Hocken, N. C.	Hocken Lumber Co., Ltd.		Otter Lake Sta., Ont.
3330	Hodgins, Hon. Justice F. E.	Court of Appeal		Osgoode Hall.
5091	Hodgson, G. A.	Dovercourt Land, Bldg. & Savings Co., Ltd.	Supt. of Properties	84 King St. East.
1944	Hogg, Albert O.	Hogg & Lytle, Ltd.	Grain and Seed	1809 Royal Bank Bldg.
2846	Hoidge, Jos. J.	Robins, Ltd.	Real Estate Brokers	Victoria & Richmond Sts.
2629	Hoidge, W. H.		Real Estate	32 Victoria St.
1176	Holland, F. M.	The Dom. Permanent Loan Co.	Manager	12 King St. West.
5200	Holliss, J. Fred.	Holliss & Wilson	Barristers	Temple Bldg.
1683	Hollwey, T. W.	Stinson & Hollwey	Real Estate Brokers	41 Victoria St.
5139	Holt, H.	Barber-Ellis, Ltd.	Paper Dealers	63 Wellington St. West.
5092	Home, Thos.	G. Goulding & Sons	Wholesale Millinery	55 Wellington St. West.
5419	Hood, Garfield G.	Steel Co. of Canada, Ltd.		44 Argyle St.
2472	Hoops, Howard C.	Sinclair & Valentine Co. of Canada, Ltd.	Ink Manufacturers	233 Richmond St. West.
5140	Hopkins, J. W.	Central Y.M.C.A.	Secretary	40 College St.
5334	Horner, Herbert	Darling & Pearson	Architects	2 Leader Lane.
948	Hornibrook, John T.	Brown Bros., Ltd.	Wholesale Mfg. Stationers	Simcoe and Pearl Sts.

No.	Name.	Firm.	Business.	Location.
3337	Horsman, H.	Dominion Carriage Co., Ltd.	Mfrs. Carriages, etc.	135 Crescent Rd.
1946	Horswell, Chas. M.	London & Lancashire Fire Insurance Co.	Inspector	8 Richmond St. East.
3338	Horwood, J. C. B.	Burke, Horwood & White	Architects	Ryrie Office Bldg.
3371	How, Thos. F.	Bank of Toronto	General Manager	King and Bay Sts.
1302	Howard, Lewis A.	R. H. Howard & Co.	Wines and Spirits	29 Front St. East.
2682	Howard, T. J.	The Newcombe Piano Co., Ltd.	Piano Manufacturers	359 Yonge St.
1311	Howard, Willson S.	R. H. Howard & Co.	Wines and Spirits	29 Front St. East.
5420	Howard, W. B.	Canadian Pacific Railway	District Passenger Agent	King and Yonge Sts.
4752	Howat, J. S.		Flour and Grain	Royal Bank Bldg.
5421	Howe, Harold D.	Northrop & Lyman Co., Ltd.	Proprietary Medicines	86 Richmond St. West.
4305	Howe, H. J.			
4732	Howe, Lyman P.			
1751	Howell, George A.	The Howell Co.	Pulp and Paper Mfrs.	109 George St.
3341	Howes, W.	John Howes	Lumber Merchant	Dundalk, Ont.
1087	Howland, Geo. W.	The Graham Nail Works	Manufacturers of Nails	297 Dufferin St.
125	Howland, Peleg.	H. S. Howland, Sons & Co., Ltd	Wholesale Hardware	138-140 Front St. West.
292	Howland, W.	Howland Bros., Ltd.	Millers and Grain Dealers	Kleinburg, Ont.
5387	Howson, E. J.	Thorne, Mulholland & Co.	Accountants and Auditors	1315 Traders Bank Bldg.
5141	Hubbert, B. A.	Independent Cordage Co., Ltd.	Rope and Cordage	55 Colborne St.
2387	Hudson, R. S.	Canada Permanent Mtge. Corp.	Joint Gen. Manager	18 Toronto St.
3376	Huffman, Louis.	Huffman Printing Press Co., Ld.	Manufacturers	5 Maynard Ave.
2570	Hughes, David E.	J. L. Nichols Co., Ltd.	Publishers & Adv. Novelties	182 Spadina Ave.
4991	Hughes, R. D.	The Farmers Dairy Co., Ltd.	Manager	Walmer Rd. and Bridgman St.
3372	Hughes, Wm.		Mason Contractor	216 Simcoe St.
4717	Hulbig, F. M.	The R. N. Boxer Co., Ltd.	Wall Paper Mfrs.	Kent Bldg.
4307	Hume, Dr. Guy G.		Orthodontist	1 Bloor St. East.
1947	Hume, John		Grain and Seeds	Port Hope, Ont.
412	Humphrey, F. W.		Wholesale Grocer	47 Front St. East.
4114	Hunt, Chas. R.	Hunt Bros.	Millers	363 Richmond St., London, Ont.
5413	Hunter, Moses		Grain, Hay and Straw	56 Perth Ave.
5142	Hunter, R. G.		Barrister	Lumsden Bldg.
4793	Hurst, E. R.			Vendome Hotel, 281 Yonge St.
2295	Hutchins, John B.	Eclipse Whitewear Co., Ltd.	Whitewear Manufacturers	King and John Sts.
1142	Hutchinson, A.	St. Lawrence Starch Co., Ltd.	Starch Manufacturers	Port Credit, Ont.
3357	Hutchison, H.B.	R. B. Hutchison Co., Ltd.	Wholesale Woollens	64 Wellington St. West.
5143	Hyland, Gordon.	J. Henry Peters Co.	Textiles	1 Mincing St.
2575	Hyland, John H.	Standard Bank of Canada	Manager	155 King St. E.
2474	Hyslop, Wm., Jr.	Hyslop Bros., Ltd.	Bicycles and Automobiles	14 Shuter St.
59	Ince, James	Perkins, Ince & Co.	Wholesale Grocers	43 Front St. East.
58	Ince, W.			
5290	Inglee, J. F.		Lumber	94 Binscarth Rd.
1648	Inglis, William	John Inglis Co., Ltd.	Engine Makers	14 Strachan Ave.
2402	Innes, W. C. C.	Dr. Jaeger Co., Ltd.	Woollen Goods	32 King St. West.
5376	Inrig, William	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	Bay and Front Sts.
1667	Irish, Mark H.	Irish & Maulson, Ltd.	Insurance Brokers	Traders Bank Bldg.
2807	Irvin, Wm. C.	Gibson, McCormack, Irvin Co., Ltd.	Wholesale & Retail Lumber	Vine & Keele Sts.
3382	Irvine, W. Henry	Mutual Life Assce. Co. of Canada.	Gen. Agent	108 Bay St.
632	Irving, T. C.	The Bradstreet Co.	Mercantile Agency, Supt.	Jordan and Melinda Sts.
5049	Irwin, H.	Monetary Times Ptg. Co. of Canada, Ltd.		62 Church St.
5281	Irwin, J. H.	C. A. Stoneham & Co.	Stock Brokers	23 Melinda St.
5315	Irwin, M. F.	The McClary Mfg. Co.	Mfrs. Stoves, Tinware, etc.	177 King St. West.
1047	Ivey, Arnold M.	The Jno. D. Ivey Co., Ltd.	Wholesale Millinery & Fancy Dry Goods	74 Wellington St. West.
797	Ivey, John D.			
1807	Ivey, P. D.	International Malleable Iron Co., Ltd.	Vice-President	Guelph, Ont.
2278	Jackson, A. J.	Colonial Invest. & Loan Co.	General Manager & President	15 Richmond St. West
2064	Jacobi, Emil T.	Jacobi & Co.	Wholesale Leather	5 Wellington St. East.
5326	Jaffray, W. G.	Globe Printing Co., Ltd.	President	Yonge and Melinda Sts.
5280	James, C. C., C.M.G., LL.D.		Agricultural Commissioner	24 Adelaide St. East.

No.	Name.	Firm.	Business.	Location.
5032	James, Geo. F.	The T. Eaton Co., Ltd.	Departmental Store	15 High Park Gardens
4782	Jamieson, H. T., C.A.	Riddell, Stead, Graham & Hutchison	Chartered Accountants	Royal Bank Bldg.
2390	Jamieson, J. B.	Davidson-Bowles, Ltd.	Confectioners' Supplies, etc.	86 Wellington St. West.
2163	Jaques, E. S.	Brit. Empire Co., Ltd.	Grain	Montreal, Que.
5388	Jardine, Samuel		Chemicals	23 Scott St.
928	Jarvis, Æmilius	Æmilius Jarvis & Co.	Invest., Stock and Bond Brokers	103 Bay St.
1503	Jarvis, F. C.	Clark, McPherson, Campbell & Jarvis	Barristers and Solicitors	156 Yonge St.
3388	Jarvis, John B.	Elgie & Jarvis Lumber Co., Ld.	Lumber Merchants	18 Toronto St.
4856	Jarvis, Norman S.	Royal Securities Corp.	Bonds and Debentures	14 Ferndale Ave.
4316	Jemmett, D. L.	Northern Canada Supply Co., Ltd.	Hardware and Machinery	Cobalt, Ont.
4590	Jemmett, Henry	Bank of Nova Scotia	Manager	168 King St. East.
1143	Jenkins, T.	Jenkins & Hardy	Accountants & Estate Agents	15½ Toronto St.
4104	Jennings, C. A. C.	"The Mail and Empire"	Editor	52 King St. West.
5301	Jennings, D. W.	Dominion Textile Co.	Mfrs. Cotton Textiles	63 Bay St.
4318	Jennings, N. R.	Sinclair & Valentine, Ltd.	Ink Manufacturers	233 Richmond St. West.
1013	Jephcott, Alfred	Dominion Paper Box Co.	Mfrs. Paper Boxes, etc.	469-483 King St. West.
3389	Jephcott, W. C.			
5050	Jephson, J. S.	J. L. Spink, Ltd.	Flour Millers	Pickering, Ont.
5144	Johnson, A. K.	J. P. Johnson & Son	Wholesale Lumber	Traders Bank Bldg.
5200	Johnson, Franklin, Jr.	Dept. of Social Service, University of Toronto	Director	University of Toronto.
2744	Johnson, J. D.	Canada Cement Co., Ltd.	Manufacturers	811 Traders Bank Bldg.
4857	Johnson, J. P.	J. P. Johnson & Son	Wholesale Lumber	Traders Bank Bldg.
2427	Johnston, Alfred	W. R. Johnston Co., Ltd.	Wholesale Clothing	Front and York Sts.
2482	Johnston, H. B.	H. B. Johnston & Co.	Leather Manufacturers	137 River St.
2684	Johnston, W. Sandfield	W. S. Johnston & Co.	Publishers and Printers	106 Adelaide St. West.
5203	Jolley, H. W. B.	Mutual Life Insurance Co. of New York	Agency Cashier	343 Confed. Life Bldg.
3392	Jones, F. C. L.		Barrister	18 Toronto St.
3393	Jones, Jas. Edmund	Rowan, Jones, Sommerville, Newman & Hattin	Barristers	59 Victoria St.
2745	Jones, J. L.	J. L. Jones Engraving Co.	Engravers	133 Richmond St. West.
5327	Jones, Norman S.	Senaca Jones & Son	Insurance	Hamilton, Ont.
5377	Joselin, S. W.	Brigdens Ltd.	Engravers and Printers	160 Richmond St. W.
4910	Joyce, R. H.	Stauntons, Ltd.	Wall Paper Manufacturers	944 Yonge St.
4323	Joyner, A. H. W.	A. H. W. Joyner, Ltd.	Electrical Specialties	100 Wellington St. West.
2808	Jull, Thos. W.	M. Fisher, Sons & Co.	Whol. Woollens & Trimmings	70 Bay St.
3396	Junkin, G. H.	Mnfrs. Life Insurance Co.	Insurance	6 King St. West.
950	Kantel, Emil A.	E. A. Kantel, Ltd.	Commission Merchants	189 Church St.
*723	Kay, John B.			18 Toronto St.
4937	Keeble, John B.	Ronuk, Ltd.	Mfrs. Floor Polishes	53 Yonge St.
2746	Keith, Alex.	Keiths, Ltd.	Heating & Plumbing Contractors	297 Campbell Ave.
4325	Keith, D. Forbes			
*254	Keith, Geo.	Geo. Keith & Sons	Seed Merchants	124 King St. East.
1950	Keith, Geo. A.			
5053	Kelly, A.	Ansco Co.	Photo Materials	70 Bond St.
2483	Kelly, Hy. G.	R. G. Dun & Co.	Mercantile Agency	Dominion Bank Bldg.
*863	Kemp, Hon. A. E., M.P.	The Sheet Metal Products Co. of Canada, Ltd.	Mfrs. of Sheet Metal Wares, etc.	Gerrard, River and Bell Sts.
951	Kemp, Wm. A.			
1951	Kennedy, David		Flour, Feed, Seed and Grain.	Arthur, Ont.
4762	Kennedy, John	Canadian Cereal & Flour Mills Co., Ltd.	Millers	Royal Bank Bldg.
5353	Kennedy, J. H.	Home Bank of Canada	Assistant Manager	8 King St. W.
3435	Kennedy, M. A.	Ontario Motor Car Co., Ltd.	Motor Cars	18 Bloor St. East.
4650	Kennedy, R. D.	Dennison Mfg. Co.	Stationers' Specialties	160 Richmond St. West.
1688	Kennedy, S. R.	Kennedy Hardware Co., Ltd.	Hardware	51 Colborne St.
3429	Kennedy, Thos.	Dominion Sewer Pipe Co., Ltd.	Mfrs. Sewer Pipe	68 High Park Blvd.
2409	Kent, Ambrose	Ambrose Kent & Sons, Ltd.	Jewellers	156 Yonge St.
5302	Kent, Frank	Seaman, Kent Co.	Lumber	Meaford, Ont.
2836	Kent, H. F. E.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.
1581	Kent, Jno. G.			441 Confed. Life Bldg.
2326	Kernahan, Wm. T.	The O'Keefe Brewery Co. of Toronto, Ltd.	Brewers, etc.	17 Gould St.
4913	Kernohan, W. J.	The T. Eaton Co., Ltd.	Departmental Store	93 Forest Hill Rd.
3408	Kerr, H. L.			52 Roxborough Drive.
4062	Kerr, J. H. S.	Gutta Percha & Rubber, Ltd.	Mgr. Mechanical Dept.	47 Yonge St.
5303	Kerr, W. J.	Kerr Milling Co., Ltd.	Millers	Dundas, Ont.
3409	Kerry, J. G. G.	Kerry & Chase, Ltd.	Consulting Engineers	Confederation Life Bldg.

No.	Name.	Firm.	Business.	Location.
454	Kilgour, Jos.	Kilgour Bros.	Mfrs. Paper Goods, etc.	21-23 Wellington St. W.
*453	Kilgour, R.	The F. N. Burt Co., Ltd.	Check Book Manufacturers.	53 King St. West.
4938	Kilgour, R. C.	Ontario Motor Car Co., Ltd.	Motor Cars	18 Bloor St. East.
2068	Killer, Frederick	Gerhard Heintzman Co., Ltd.	Pianos	41 Queen St. West.
3430	Kilmer, Geo. H., K.C.	Kilmer, Irving & Davis	Barristers	10 Adelaide St. E.
2484	Kimbark, F. M.	Business Systems, Ltd.	Printers	52 Spadina Ave.
5342	King, A. E.	Dunlop Tire & Rubber Goods Co.	Assistant Manager	244 Booth Ave.
4763	King, Charles A.	Wm. Cowlin & Son	Engineers and Contractors	12-13 Mail Bldg.
5457	King, F. C.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	48 Front St. West.
5474	King, H. J.	Merchants Casualty Co.	Manager	Yonge and Adelaide Sts.
1699	King, H. S.	Jos. King	Leather and Findings	25 Scott St.
1481	King, John S.	Relinda Shoe Co.	Mfrs. Boots and Shoes	126 Wellington St. West.
3414	King, S.		Barrister	13 Wellington St. East.
5316	King, Theodore	King Bros. Co. of Whitby, Ltd.	Tanners	Whitby, Ont.
561	Kinnear, Thos.	T. Kinnear & Co.	Wholesale Grocers	49 Front St. East.
3416	Kirby, R. G.		Carpenter and Contractor	539 Yonge St.
3417	Kirk, John		Merchant Tailor	516 St. Clair Ave. W.
4591	Kirkegaard, Peter		Mining Engineer	335 Indian Rd.
1952	Kirkpatrick, A. E.	United States Fidelity & Guaranty Co.	Guaranty Insurance	6 Colborne St.
1652	Kirkpatrick, A.M.M.	Wood & Kirkpatrick	Insurance Agents	15 Wellington St. East.
3419	Kirkpatrick, J. R.	E. W. Gillett Co., Ltd.	Mfrs. Baking Powder, Yeast, etc.	Fraser Ave. and Liberty St.
4914	Kleiser, R. L.	A. Kleiser & Co.	Jewellers' Supplies	6 Wellington St. East.
2432	Knight, Frank J.	R. D. Fairbairn Co., Ltd.	Mfrs. Ladies' Wear	107 Simcoe St.
4626	Knowles, George		Carpenter	199 Westminster Ave.
4691	Knowles, P. D.	Quebec Bank	Manager	35 King St. West.
3423	Knowlton, W. H.	W. H. Knowlton, Sons & Co., Ld.	Contractors' Supplies	43 Victoria St.
3433	Knox, Albert E.	Foy, Knox & Monahan	Barristers-at-Law	Continental Life Bldg.
2749	Knox, James A.	Knox Mfg. Co.	Children's Headwear	25 Wellington St. West.
5390	Knox, S. M.	Canada Veiling Co.	Wholesale Veiling, etc.	84 Wellington St. West.
3425	Kronick, S.	The Amer. Hat Frame Mfg. Co.	Manufacturers Hats	47 Bathurst St.
5278	Kuppenheimer, J. D.	The Klotz Co., Ltd.	Woollens	366 Palmerston Blvd.
5373	Kyle, Jno. C.	Armstrong Cork & Insulation Co.	Manager	214 King St. East.
5118	Laidlaw, E. J.	Warden-King, Ltd.	Steamfitters' Supplies	200 Adelaide St. West.
1016	Laidlaw, John B.	Norwich Union Fire In. Soc., Ld.	Manager for Canada	12-14 Wellington St. E.
110	Laidlaw, Robt.	R. Laidlaw Lumber Co., Ltd.	Lumber Merchants	32 N. Sherbourne St.
2880	Laidlaw, R. A.			65 Yonge St.
2830	Laidlaw, Walter C.			65 Yonge St.
2253	Lailey, Chas. E.	Lailey-Trimble, Ltd.	Manufacturers Clothing	431 King St. West.
4692	Laing, G. F.	Bank of British North America.	Manager	Wellington & Yonge Sts.
5207	Laird, G. G.	Canadian Bank of Commerce	Assistant Inspector	King and Jordan Sts.
4858	Lake, E. M.	Gutta Percha & Rubber, Ltd.	Assistant Secretary	47 Yonge St.
4915	Laking, Wm.	Wm. Laking Lumber Co.		Haliburton, Ont.
5439	Lamb, John R.	Bank of Toronto	Superintendent of Branches	3 Dunbar Rd.
3477	Lamont, Geo. D. E.	W. G. Mitchell & Co.	Stock Brokers	36 Victoria St.
4331	Lamont, W. H.	H. S. Howland, Sons & Co., Ltd.	Wholesale Hardware	138 Front St. West.
4332	Landell, C. D.	J. J. McLaughlin, Ltd.	Mfrs. Soda Fountain Apparatus	145 Sherbourne St.
5145	Lang, D. W.	Union Trust Co., Ltd.	Trust Officer	Temple Bldg.
761	Lang, Geo. C. H.	The Lang Tanning Co., Ltd.	President	Berlin, Ont.
*749	Lang, J. W.		Commission Merchant	515 5th St. West, Calgary, Alta.
2071	Langley, Elliott W.	Maclure & Langley, Ltd.	Importers and Exporters	12 Front St. East.
1651	Langlois, Herbert	W. R. Johnston Co., Ltd.	Wholesale Clothing	Front and York Sts.
5168	Langlois, W. H.	Kilgour Bros.	Mfrs. Paper Goods	21-23 Wellington St. West.
4060	Langmuir, A. D.	The Tor. Gen. Trusts Corp.	General Manager	Bay and Melinda Sts.
2298	Langskill, James	White & Co., Ltd.	Fruit, Fish and Produce	Church and Front Sts.
3476	Langton, Thomas		Publisher	23 Scott St.
2302	Langton, William J.	The Dom. Transport Co., Ltd.	Forwarders	28 Front St. East.
3478	Lanskail, C. E.	Dom. Ostrich Feather Co., Ltd.	Mfrs. Ostrich Feather Goods	78 Wellington St. West.
1330	Larkin, Charles A.	C. A. Larkin Lumber Co., Ltd.	Wholesale Lumber	44 Jackes Ave.
4334	Laschinger, E. H.	Cawthra Mulock & Co.	Brokers	12 King St. East.
3479	Lash, John F.	Blake, Lash, Anglin & Cassels	Barristers	Bank of Commerce Bldg.
3441	Lash, Z. A., K.C.			
3442	Lauder, James	Spears & Lauder	Lumber	Kent Bldg.
4335	Lawson, W. A.		Estate Broker	95 King St. East.
597	Laxton, Jno.	Consumers' Gas Co.	Superintendent	19 Toronto St.
3444	Lea, E. J.	Can. Ornamental Iron Co., Ltd.	Mfrs. Orn. Iron Fence, etc.	147 Sumach St.
2686	Leach, Fred. H.	Bank of Toronto	Manager	S.W. Queen St. and Spadina Ave.
1571	Leadlay, Percival	E. Leadlay & Co.	Wool & Hides	87 Front St. East.
3446	Leadlay, A.	Delaware, Lackawanna & Western Railway Co.	Agent	Royal Bank Bldg.
2687	Leak, H. A.	Leak & Co.	Lumber	43 Victoria St.
3447	Lear, W. E.		Barrister	19 Duncan St.

No.	Name.	Firm.	Business.	Location.
5094	Learie, Thos. W.	W. R. Johnston Co., Ltd.	Wholesale Clothing	Front and York Sts.
*826	Leckie, John	John Leckie, Ltd.	Fishing & Yachting Supplies	53 Indian Grove
2633	Lee, Frank P.	Wm. A. Lee & Son	Real Estate & Insce. Agts.	26 Victoria St.
3450	Lee, F. W.	J. W. Lee & Co.	Wine Manufacturers	60 Atlantic Ave.
5096	Lee, Geo. H. D.	National Trust Co., Ltd.	Estates Manager	18-22 King St. East.
4593	Lee, J. F.	Ontario Motor Supply Co.	Motor Supplies	81 Adelaide St. West.
2485	Leeming, Thomas	Gourlay, Winter & Leeming	Pianos	56 High Park Blvd.
4820	Leeuw, Henri de		Grocery Broker	28 Front St. East.
1439	LeMesurier, G. G.	Imperial Bank of Canada	Manager	Wellington St. E. and Leader Lane.
634	Lennox, E. J.		Architect	164 Bay St.
5054	Leslie, Hugh J.	The Lyman Bros. & Co., Ltd.	Wholesale Druggists	71 Front St. East.
4993	Lester, E. H. H.	London & Lancashire Fire Ins. Co., Ltd.		8 Richmond St. East.
4339	Levy, A.		Boots and Shoes	260 Yonge St.
4638	Lewis, A. C.	Toronto Harbour Commissnrs.	Secretary	50 Bay St.
3485	Lewis, Adam L.	Southam Press, Ltd.	Printers	Duncan and Adelaide Sts.
4916	Lewis, Charles	The T. Eaton Co., Ltd.	Departmental Store	Lansing, Ont.
4341	Lightbourn, E. T.		Real Estate	60 Adelaide St. East.
5328	Lillie, H. J.	C.P.R. Co.'s Telegraph	Supt. Ont. Division	C.P.R. Bldg.
5146	Lind, W. J.	Hobbs Hardware Co., Ltd.	Distributing Agents, Plymouth Cordage	55 Colborne St.
4110	Lindsay, Gilbert D.	White Star-Dominion Line	Travelling Freight Agent	1008 Royal Bank Bldg.
2634	Lindsay, John	T. F. Firth & Sons, Ltd., of England	Manufacturers' Agents	64 Wellington St. West.
2487	Lindsay, Martine	Specification Data, Ltd.	Manager	Dominion Bank Bldg.
5253	Lindsay, W. J.	Excelsior Life Ins. Co.	City Agent	59 Victoria St.
5336	Lissfelt, H. L.	Macbeth-Evans Glass Co., Ltd.	Mfrs. Illuminating Glassware.	160 Bay St.
3464	Littlefield, F. H.	The Can. Oil Companies, Ltd.	Oil Dealers	2 Strachan Ave.
3462	Littlejohn, J.	The Electric Power Co., Ltd.	Electrical Power	504 Confed. Life Bldg.
3461	Littlejohn, J. E. B.	Littlejohn, Vaughan, Ltd.	Electrotypers	136 Adelaide St. West.
4085	Livingston, Henry P.	Dom. Linseed Oil Co., Ltd.	Linseed Oil	1009 Royal Bank Bldg.
3468	Loblaw, T. P.	The Loblaw Stores	Grocers	406 Queen St. West.
2226	Locke, James T.	J. T. Locke & Co.	Real Estate	10 Adelaide St. East.
2809	Locke, Richard	Powell Lumber & Door Co., Ld.	Lumber & Building Supplies.	310-312 Front St. West.
4917	Lockhart, C. R.	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
5095	Lockwood, Tom C.	Allan Line Steamship Co.	Travelling Freight Agent	Brighton, Ont.
3470	Logan, H. J.		Bookbinders' & Printers' Machinery	114 Adelaide St. West.
2635	Logie, James		Manufacturers' Agent	32 Front St. West.
2579	Long, Albert E.	A. E. Long & Co., Ltd.	Paper Box Manufacturers	357 Gerrard St. East.
617	Long, Thomas			513 Jarvis St.
2074	Lorie, Solomon	Saunders, Lorie & Co.	Mfg. Jewellers and Diamond Merchants	196-198 Adelaide St. W.
2580	Loudon, John S.	Standard Bank of Canada	Asst. Gen. Manager	King and Jordan Sts.
5245	Loudon, T. R.	James, Loudon & Hertzberg	Consulting Engineers	79 Adelaide St. East.
2406	Love, Harry H.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.
908	Love, Jas. L.	W. D. Matthews & Co.	Grain Merchants	1702 Royal Bank Bldg.
42	Love, Robt. W.	Murphy, Love, Hamilton & Bascom	General Insurance Agents	Dominion Bank Bldg.
1813	Lovering, W. J.		Wholesale Lumber	1312 Traders Bank Bldg.
2076	Lowden, John	J. W. Lowden & Son	Manufacturers' Agents	83 King St. East.
5376	Lowe, E. F.	Pinchin, Johnson & Co.	Paint, Color & Varnish Mfrs.	377 Carlaw Ave.
3489	Lowes, Chas. J. W.	J. M. Lowes Co., Ltd.	Manufacturers Coffee, etc.	90 Sherbourne St.
1048	Lowndes, Chas. B.	The Lowndes Co., Ltd.	Wholesale Clothing	142-144 Front St. West.
1750	Lowndes, J. Montgomery			
5147	Lubelsky, S.	The T. Eaton Co., Ltd.	Departmental Store	257 Russell Hill Road.
2689	Lucas, Fred. J.	Purdy, Mansell, Ltd.	Plumbers	61-63 Albert St.
5208	Lucas, James		Grain Merchant	Port Perry, Ont.
2165	Lugsdin, W. J.	Lugsdin & Francke	Furs	121 Yonge St.
4706	Lukes, Lewis	Mackenzie, Mann & Co., Ltd.	Railway Contractors	King and Toronto Sts.
2166	Lukes, Samuel		Millers	Bradford, Ont.
2227	Lukes, Samuel G.			
5475	Lumbers, L. O.	Jas. Lumbers & Co., Ltd.	Wholesale Grocers	67 Front St. East.
2752	Lumbers, W. G.	Jas. Lumbers & Co., Ltd.	Wholesale Grocers	67 Front St. East.
2385	Lummis, W. D.	Cavendish Lumber Co.	Lumber	1310 Traders Bank Bldg.
5055	Lyall, L. B.	Muntz & Beatty	Insurance	Temple Bldg.
4346	Lyon, A. E.			Perth, Ont.
5056	Lyon, A. L.	The N. T. Lyon Glass Co., Ltd.	Stained Glass Artists	141 Church St.
3475	Lyon, F. H. B.	Lyon & James, Ltd.	Embossers, Engravers, Printers	170 King St. West.
5057	Lyons, Abe	Lyons & Marks	Glassware	38 Yonge St.
4080	Lytle, Fred. H.	The T. A. Lytle Co., Ltd.	Manufacturers Pickles, etc.	Sterling Rd.
2578	Lytle, Wm. J.	Aikenhead Hardware, Ltd.	Hardware, Whol. & Retail.	17 Temperance St.

No.	Name.	Firm.	Business.	Location.
4675	Macbeth, Hugh C...	Anderson & Macbeth, Ltd.....	Hats and Furs.....	284 King St. West.
4859	MacBeth, W. J.....	.....	Lumber.....	60 Brock Ave.
5391	Macdonald, A. T....	News Publishing Co.....	Asst. General Manager.....	107 Bay St.
405	Macdonald, John...	John Macdonald & Co.....	Importers Dry Goods.....	21-23 Wellington St. E.
3579	Macdonald, J. K....	Confed. Life Association.....	Insurance.....	12 Richmond St. East.
2306	Macdonald, Lorne..	Grand Trunk Railway System.	Division Freight Agent.....	Union Station.
3580	Macdonald, R. T...	MacLaren Imperial Cheese Co., Ltd.....	Wholesale Cheese, etc.....	69 Front St. East.
3582	Macdonald, W. C...	Confed. Life Association.....	Insurance.....	12 Richmond St. East.
3216	Macdonell, A.Claude, K.C., M.P.....	Macdonell & Boland.....	Barristers.....	2 Toronto St.
1957	Macdonell, A. McLean, K.C.....	Bain, Bicknell, Macdonell & Gordon.....	Barristers.....	Lumsden Bldg.
4994	Macdonell, H. B....	The Dominion Register Co.,Ld.	Duplicating Books.....	90 Ontario St.
2492	MacDougall, A. Roy	A. R. MacDougall & Co.....	Stationery & Leather Goods	266 King St. West.
4800	Macfarlane, J. E....	Western Canada Flour Mills Co., Ltd.....	Flour Milling.....	74 King St. East.
3583	Macfarlane, G. H...	E. W. Gillett Co., Ltd.....	Mfrs. Yeast, Baking Powder, etc.....	Fraser Ave. and Liberty St.
3584	MacGregor, James Patrick.....	MacGregor & MacGregor.....	Barristers.....	207 Lumsden Bldg.
785	MacGregor,Marshall	Erie Railroad Co.....	General Canadian Agent.....	1005 Royal Bank Bldg.
5440	MacIver, Iver C....	Can. Cereal & Flour Mills Co., Ltd.....	Asst. Secretary.....	1401 Royal Bank Bldg.
3585	MacKay, F. D.....	Canadian Mach. Tel. Co., Ltd..	Telephone Manufacturers....	263 Adelaide St. West.
1106	MacKay, John.....	John MacKay & Co.....	Chartered Accountants.....	85 Bay St.
5148	Mackay, J. D.....	Gordon, Mackay & Co.....	Wholesale Dry Goods.....	46 Wellesley St.
1816	MacKay, John F....	Globe Printing Co., Ltd.....	Business Manager.....	Yonge and Melinda Sts.
2690	MacKendrick,W. G.	Warren Bituminous Paving Co., Ltd.....	President.....	19 Melinda St.
3587	Mackenzie, K. F....	Ryckman, MacInnes & Mackenzie.....	Barristers.....	48 King St. West.
*652	Mackenzie, Sir Wm.	The Toronto Railway Co.....	President.....	Church and King Sts.
1898	Mackenzie, W. A....	W. A. Mackenzie & Co.....	Bond Brokers.....	Canada Life Bldg.
5292	Mackinnon, N. D...	Cannington Flour Mills.....	.....	Cannington, Ont.
295	MacLaren, Jno. F...	Ogilvie Flour Mills Co., Ltd....	Toronto Manager.....	611 Confed. Life Bldg.
5037	Maclauchlan, A. H..	The T. Eaton Co., Ltd.....	Departmental Store.....	41 Briar Hill Ave.
3594	Maclean, F. W.....	Maclean & Constable.....	Barristers.....	24 King St. West.
479	MacLean, Lt.-Col. J. Bayne.....	The MacLean Publishing Co., Ltd.....	Publishers of Trade Newspapers.....	143 University Ave.
2753	MacLean, J. M.....	Gutta Percha & Rubber, Ltd...	Mfrs. Rubber Goods.....	47 Yonge St.
3588	Maclennan, J. J.....	Robertson & Maclennan.....	Barristers, etc.....	46 King St. West.
5472	MacMahon, H. W..	Sanderson-Harold Co., Ltd....	Manufacturers Refrigerators.	267 St. George St.
2582	Macmath, Hugh....	.....	Insurance and Real Estate...	1394 Queen St. West.
5149	Macmillan, Wm.....	Gordon, Mackay & Co., Ltd....	Wholesale Dry Goods.....	48 Front St. West.
2330	Macnamara, H. H..	Grip, Ltd.....	Engravers.....	Richmond and Sheppard Sts.
3589	Macoomb, Albert...	The Bryant Press, Ltd.....	Printers and Binders.....	144 George St.
4860	Macpherson, G. A..	A. E. Ames & Co.....	Brokers.....	Union Bank Bldg.
3591	Macrae, H. H.....	The British and Colonial Land and Securities Co., Ltd.....	Managing Director.....	428 Traders Bank Bldg.
4995	MacVicar, A. C.....	Gunns, Ltd.....	Pork Packers.....	West Toronto.
4861	MacWilliam, G. M..	Hyslop Bros., Ltd.....	Automobiles.....	Shuter and Victoria Sts.
4348	Mack, Edward.....	E. Mack, Ltd.....	Clothiers.....	167 Yonge St.
3493	Mack, Edward G...	Crouse, Hinds Co. of Canada, Ltd.....	Electrical Conduits, etc.....	Stafford and Defoe Sts.
3494	Madden, Geo. F....	Can. Gen. Elec. Co., Ltd.....	Mfrs. Electrical Goods.....	212 King St. West.
*401	Magann, G. P.....	.....	Contractor Railway Supplies	119 Wellington St. West.
2349	Maguire, Alfred.....	Maguire & Connon.....	Insurance Brokers.....	27-29 Wellington St. E.
4354	Mahony, R. J.....	Clapp & Anderson, Ltd.....	Insurance.....	10 Adelaide St. East.
2847	Main, Jno. J.....	Canadian Tool Steel Co., Ltd..	Mfrs. Tool Steel.....	40 Prince Arthur Ave.
1958	Malcolm, A. G.....	Gordon, Mackay & Co., Ltd...	Wholesale Dry Goods.....	48 Front St. West.
1613	Mallison, Fred.....	Mallisons, Ltd., & Dominion Textile Co., Ltd.....	Cotton Spinners.....	63 Bay St.
5150	Mallon, Edward....	Edward Mallon & Co.....	Butchers and Provision Dealers.....	St. Lawrence Market.
2391	Mallon, M. P.....	.....	Wholesale Poultry & Game..	33 Jarvis St.
3496	Mallory, Dr. Fred. R.....	.....	Dentist.....	34 Grosvenor St.
1160	Malone, E. T., K.C.	Malone, Malone & Long.....	Barristers, Solicitors, etc....	85 Bay St.
4862	Manbert, A. C.....	Graves, Bigwood & Co.....	Lumber Manufacturers.....	Traders Bank Bldg.
2692	Manchee, L. W.....	Rudd Paper Box Co., Ltd.....	Mfrs. Paper Boxes.....	374 Richmond St. West.
1312	Mann,Sir Donald D.	Mackenzie, Mann & Co., Ltd...	Railway Contractors.....	King and Toronto Sts.
5151	Mann, Dr. R. W....	.....	Physician.....	39 Roxborough St. East
3499	Manning, Percy A...	.....	Executor of Manning Estate.	24 King St. West
3500	Mansell, Chas. F....	Toronto Paper Mfg. Co., Ltd...	Paper Manufacturers.....	Room 103, Mail Bldg.
5377	Manser, Richard....	Toronto Electric Light Co., Ld.	.....	152 Macdonell Ave.
3502	Marchment, S. W...	.....	Sanitary Contractor.....	133 Victoria St.
148	Marlatt, C. G.....	The Marlatt & Armstrong Co., Ltd.....	Tanners.....	Oakville, Ont.
3503	Marlatt, K. D.....			
2078	Marlatt, W. T.....			
765	Marriott, Chas.....	Geo. Goulding & Sons.....	Dry Goods and Millinery...	55-57 Wellington St. W.
3504	Marriott, C. Egbert	Adams Cellboard Co.....	Manager.....	Millstone Lane.

No.	Name.	Firm.	Business.	Location.
4663	Marshall, C. L.	C. L. Marshall & Co	Grocery Brokers	49 Wellington St. East.
1746	Marshall, Edwin	Excelsior Life Ins. Co	General Manager	67 Roxborough St. W.
5458	Marshall, Geo. A.		Manufacturers' Agent	70 Lombard St.
1818	Marshall, Kenric R.	The Standard Fuel Co., Ltd	Vice-President	58 King St. East.
745	Marshall, Noel		President & Gen. Manager	
3505	Marshall, Noel C.		Vice-President	
4740	Martin, A. R.	Imperial Bank	Bankers	32 Wellington St. East.
5254	Martin, J. D.	Sterling Coffee Co., Ltd		191 John St.
1639	Martin, Norman L.	N. L. Martin & Co	Assignees, etc	64 Wellington St. West.
3509	Martin, Samuel S.		Solicitor	2 Toronto St.
4597	Mason, George E.	Lancashire Dynamo & Motor Co. of Canada, Ltd	Elec. Engineers	107 Duke St.
524	Mason, Brig.-Gen. the Hon. Jas.	Home Bank	Manager	8 King St. West.
1602	Mason, Lt.-Col. J. Cooper		General Manager	
2491	Mason, Hy. H.	Mason & Risch, Ltd	Manufacturers Pianos	230 Yonge St.
1819	Mason, Lieut.-Col. P. L., C.V.O.	P. L. Mason & Co	Commission Merchants	50 Front St. East.
1736	Mason, T. H.	Mason & Shaw	Insurance Brokers	12 Wellington St. East.
320	Massey, C. D.	Massey-Harris Co., Ltd	Farming Implements	915 King St. West.
2371	Massie, Robert F.	Dominion Fire Insurance Co	President	60 Victoria St.
2831	Masson, Thos. M.	Aikenhead Hardware, Ltd	Hardware, Whol. and Retail	17-21 Temperance St.
1585	Mathews, A. E.	Mathews Grain Co	Grain Exporters	Board of Trade Bldg.
31	Mathews, J. T.		Vessel Owner	703 Board of Trade Bldg
3563	Matthews, Henry L.	Matthews Bros., Ltd	Mfrs. Mouldings, etc	788 Dundas St.
*30	Matthews, W. D.	W. D. Matthews & Co	Grain Merchants	1702 Royal Bank Bldg.
1548	Matthews, W. L.	Canada Malting Co	Maltsters	1702 Royal Bank Bldg.
5097	Maulson, Frank E.	Irish & Maulson, Ltd	Insurance Brokers	Traders Bank Bldg.
4996	Maw, Frank C.	Bell Telephone Co. of Canada	Traffic Chief	76 Adelaide St. W.
5476	Mayer, G. W.	Imperial Oil Co., Ltd	Vice-President	Dominion Bank Bldg.
4358	Maynes, A. E.	Bates & Dodds	Undertakers	931 Queen St. West.
5099	Mayo, F. J.	Steel & Radiation, Ltd	Boilers and Radiators	Fraser Ave.
5304	Mayo, Wm. T.	Dominion Textile Co	Mfrs. Cotton Textiles	63 Bay St.
2754	Medland, John	Medland Bros	Wholesale Grocers	73 Front St. East.
3514	Medland, T. J.	T. J. Medland, Ltd	Wholesale & Retail Grocers	130 King St. East.
153	Medland, W. A.	Medland & Son	General Agent Scottish Union & National Fire Ins. Co	50 King St. West.
2583	Meikle, W. B.	Western Assurance Co	General Manager	16-22 Wellington St. E.
504	Melady, John	Melady & Co	Grain Merchants	1807 Royal Bank Bldg.
1233	Melady, J. T.		Grain Merchant	1807 Royal Bank Bldg.
5469	Menary, L.	Menary & Menary	Hay Merchants	Grand Valley, Ont.
2082	Meredith, Charles H.	The Harry Webb Co., Ltd	Mfrs. Confectionery	31 Buchanan St.
1900	Meredith, Thomas	Thos. Meredith & Co	Hardware	156 King St. East.
3521	Merry, Martin N.	Union Assurance Society, Ltd	Insurance	6 King St. West.
4359	Meyer, J. W.	Meyer Mfg. Co	Waist Specialist	Samuel Bldg., King St. and Spadina Ave.
4670	Meyers, B. H.	Peterboro Cereal Co., Ltd	Millers and Grain Dealers	Peterboro, Ont.
2386	Meyers, J. W.			
4897	Michie, C. H. S.	Michie & Co., Ltd	Grocers and Wine Merchants	7 King St. West.
*263	Michie, J. F.			
1820	Mickleborough, J.W.	Mickleborough, Muldrew & Co	Wholesale Woollens	79 Wellington St. West.
4363	Middlemist, H. W.	Ontario Railway Board	Advisory Engineer	79 Adelaide St. East.
5414	Millar, Dr. A. H.		Physician	Wood and Church Sts.
3524	Millar, John M.	Pugsley-Dingman & Co	Manufacturers Soap	Eastern Ave.
5459	Millar, R. J.	Pease Foundry Co., Ltd	Sales Manager	118 King St. East.
5244	Miller, Allan P.	E. A. Small Co., Ltd	Wholesale Clothiers	Box 5, Oakville, Ont.
2694	Miller, F. H.	Miller & Sons	Florists	Lauder Ave.
3523	Miller, F. P.	British-American Metal Co., Ld.	Mfrs. Engravers' Metal Plate	115 Sumach St.
2841	Miller, Gideon	Scotland Woollen Mills Co., Ld.	Clothing	139 Yonge St.
3527	Miller, Harry	Miller Mfg. Co	Washable Clothing	44 York St.
*277	Miller, John B.	Polson Iron Works, Ltd		Ft. Frederick St.
4997	Miller, T. W.	The T. Eaton Co., Ltd	Departmental Store	604 Avenue Road.
*778	Millichamp, R.			184 Heath St. West.
3526	Milligan, Geo.	Debenhams (Canada), Ltd	Fancy Dry Goods	Bay and Wellington Sts.
1963	Millman, W. H.	W. H. Millman & Sons	Wholesale Grocery Brokers	27 Front St. East
5058	Mills, Alexander	Mills, Raney, Hales & Irwin	Barristers	806 Traders Bank Bldg.
5317	Mills, Edward W.	Crompton Corset Co., Ltd	Corset Manufacturers	78 York St.
3528	Miln, James	Miln-Bingham Printing Co	Printing	10 Johnston St.
4998	Milne, Jas. A.	Canadian Allis-Chalmers, Ltd	Manufacturers Machinery	212 King St. West.
1822	Milne, W. G.	Milne & Glennie Co	Hay and Grain	Galt, Ont.
2084	Milnes, J. H.	The Milnes Coal Co., Ltd	Coal Dealers	88 King St. East.
3530	Milnes, J. Herbert			
3531	Milnes, J. P.			
3532	Minister, Alfred	Minister-Myles Shoe Co., Ltd	Wholesale Boot & Shoe Mfrs.	Simcoe and Pearl Sts.
1730	Minton, Thos. S.	Atlas Insurance Co	Insurance Agent	7 Queen St. East.
2758	Mitchell, A. B.	The Arlington Co. of Can., Ltd.	Mfrs. of Collars, Cuffs, etc	58 Fraser Ave.
2870	Mitchell, Alfred J.	Mackenzie, Mann & Co	Railroad Contractors	King and Toronto Sts.
5392	Mitchell, A. N.	Canada Life Assce. Co	Assistant Superintendent	46 King St. West.
2304	Mitchell, Chas. H., C.E.		Consulting Engineer	Traders Bank Bldg.
4864	Mitchell, C. S.	A. E. Ames & Co	Brokers	53 King St. West.
4736	Mitchell, Fred. O.	Wm. Davies Co., Ltd	Accountant	521 Front St. East.

No.	Name.	Firm.	Business.	Location.
5274	Mitchell, H. E.		Farmer	4 Binscarth Rd.
4366	Mitchell, Lieut.-Col. J. H.	Imperial Trusts Co.		15 Richmond St. West.
1824	Mitchell, Joseph L.		Stock Broker	56 King St. West.
4367	Mitchell, L. W.	Canadian Northern Ry.	Treasurer	9 Toronto St.
3535	Mitchell, Wm. G.	W. G. Mitchell & Co.	Stock Brokers	36 Victoria St.
4865	Mix, Thomas	The Lowndes Co., Ltd.	Wholesale Clothing	144 Front St. West.
5442	Moes, C. A.	Toronto Carpet Mfg. Co., Ltd.		King St. and Fraser Ave.
4730	Moffat, J. K.	The Moffat Stove Co., Ltd.	President	Weston, Ont.
1134	Moffat, W.	Imperial Bank of Canada	Asst. Gen. Manager	32-34 Wellington St. E.
2495	Moffatt, Fred. M.	Gunns, Ltd.	Pork Packers, etc.	Gunns Rd.
5235	Montgomery, J. A.	Eby-Blain, Ltd.	Wholesale Grocers	21 Front St. East.
4371	Montgomery, J. D.	McMaster, Montgomery, Fleury & Co.	Barristers	67-70 Canada Life Bldg.
4789	Montgomery, W. Gordon	Anglo-Canadian Type & Printing Mach. Co., Ltd.	Manager and Secretary	Spadina Ave. and Adelaide St.
3571	Monypenny, Lewis F.	Monypenny Bros. & Co.	Wholesale Woollens and Tailors' Trimmings	84 Wellington St. West.
2490	Monypenny, Thos. F.	Imperial Varnish & Color Co., Ltd.	Mfrs. of Varnishes & Colors.	8-22 Morse St.
4065	Moore, Frederick	Benj. Moore & Co.	Paints, Colors and Varnishes.	2-6 Lloyd St.
5378	Moore, John		Grain Merchant	Mount Albert, Ont.
5275	Moore, O. H.	The Hinde & Dauch Paper Co. of Canada	Manager	43 Hanna Ave.
4373	Moore, O. M.	Ont. Lime Co., Ltd.	Builders' Supplies	510 Crown Office Bldg.
*760	Moore, S. J.	The F. N. Burt Co., Ltd.	Check Book Manufacturers.	53 King St. West.
2332	Moore, Walter	The W. E. Sanford Mfg. Co.	Wholesale Clothing	58 Wellington St. West.
1903	Moore, W. T.	Georgian Bay Milling & Power Co., Ltd.	Grain and Flour	Meaford, Ont.
4374	Morden, W. S.	Guardian Trust Co., Ltd.	General Manager	12 King St. East.
2696	Morley, W. F.	Canada Brokerage Co., Ltd.	Wholesale Grocers	9 Front St. East.
4376	Morrice, A. A.	D. Morrice Co.	Manufacturers' Agents	Empire Bldg.
4737	Morris, Cecil	MacKenzie & Morris, Ltd.	Grocery Brokers	521 Front St. East.
2230	Morrison, Chas. E.	The James Morrison Brass Mfg. Co., Ltd.	Manufacturers Brass Goods.	93-97 Adelaide St. West.
*235	Morrison, James			
4090	Morrow, F. K.	Morrow Cereal Co.	Flour and Cereals	59 Yonge St.
1826	Morrow, G. A.	Central Can. Loan & Sav. Co.	Manager	26 King St. East.
4707	Morrow, George K.	Morrow & Co.	Cereals	Produce Exchange, New York, N.Y.
3543	Morson, Walter R.	Morson, Boswell & Co.	Manufacturers' Agents	64 Wellington St. West.
1297	Mortimer, Thos.		Manufacturers' Agent	64 Wellington St. West.
4380	Morton, A. R.	A. R. Morton & Co.	Real Estate	Lumsden Bldg.
3544	Morton, David	Parisian Laundry Co., Ltd.	Laundry	604 King St. West.
4866	Moss, Stanley	Fidelity Agency Corp., Ltd.	Insurance	624 Traders Bank Bldg.
3546	Moss, William		Contractor	475 Shaw St.
4790	Mossman, A.	Corneille, David & Co.	Oxo Cubes, etc.	196 Adelaide St. West.
3547	Mounce, Thomas	Mounce Co., Ltd.	Cartage and Storage	334 Parliament St.
5478	Moxley, W. W.	U.S. Playing Card Co.	Manager	College St. and Manning Ave.
†1828	Moyes, Jno. W.		Consulting Engineer	50 Front St. East.
1561	Moysey, A. B.	A. B. Moysey & Co.	Grain Merchants	312 Board of Trade Bldg.
*640	Muldrew, John	Mickleborough, Muldrew Co.	Importers of Dry Goods	79 Wellington St. West.
5393	Mulholland, G. M.	Thorne, Mulholland & Co.	Accountants and Auditors	1315 Traders Bank Bldg.
4798	Mulkern, L.	Canadian Pacific Railway	District Freight Agent	12th floor, C.P.R. Bldg.
2372	Mulock, Cawthra		Stock Broker	12 King St. East.
3548	Munn, W. W.		Jeweller	800 Yonge St.
1964	Munro, Hugh	The Oliver Lumber Co. of Toronto, Ltd.	Wholesale Lumber	Confed. Life Bldg.
3549	Munro, James	Wm. Munro & Son	Contractors, etc.	76 Spadina Ave.
1107	Munroe, Edwin S.	Wilson, Munroe & Co.	Wholesale Paper Dealers' & Bookbinders' Supplies	106-108 York St.
2864	Muntz, G. H.	Muntz & Beatty	Insurance Agents	Temple Bldg.
1729	Murphy, Joseph	New York Underwriters' Agency	Fire Insurance	Dominion Bank Bldg.
2848	Murphy, J. E.	Vancouver Portland Cement Co.	Lumber and Cement	26 Adelaide St. West.
4389	Murray, B. W.	Supreme Court of Judicature	Accountant	Osgoode Hall.
4390	Murray, C. S.	The Charles Press	Printers	114 Jarvis St.
3551	Murray, Douglas S.	Murray Printing Co., Ltd.	Publishers, Designers, etc.	9 Jordan St.
4599	Murray, Hugh W.	Murray, Mather & Co.	Investment Bankers	88 Bay St.
4392	Murray, W. J.	Chapman Double Ball Bearing Co.	Manager	Sorauren Ave.
4055	Murton, H.		Manufacturer Split Peas	Guelph, Ont.
2434	Musson, Chas. J.	The Musson Book Co., Ltd.	Publishers	Wilton Ave. & Victoria St.
4802	McAdam, H. S.	Standard Meter Co.	Meter Manufacturers	10 Morrow Ave.
1766	McAinsh, Daniel T.	D. T. McAinsh & Co.	Publishers	4-12 College St.
290	McBean, Fred. J.	F. J. McBean & Co.	Grain Merchants	505 Board of Trade Bldg.
2857	McBride, Sam.		Wholesale Lumber	351 Palmerston Boulevd.
2500	McCabe, J. J.		Wholesale Fruit Broker	32 Church St.
2399	McCahill, Donald R.	Neil McCahill & Co.	Millers	Forest, Ont.
2396	McCall, Douglas	D. McCall & Co., Ltd.	Wholesale Millinery	94 Wellington St. West.
1710	McCarter, J. B.	Eclipse Whitewear Co., Ltd.	Manufacturers Whitewear	King and John Sts.

No.	Name.	Firm.	Business.	Location.
2881	McCarthy, J. O.	Guarantee Life Insurance Co. of Canada	Insurance	302 Kent Bldg.
3597	McCausland, F. H.	Jos. McCausland & Son, Ltd.	Glass Bevelers & Decorators	11 Nelson St.
5000	McClelland, D. McK.	Price, Waterhouse & Co.	Accountants	1607 Royal Bank Bldg.
2498	McClelland, John	McClelland, Goodchild & Stewart	Publishers	266 King St. West.
5441	McColl, J. W.	McColl Bros. & Co.	Oil Merchants	Don Esplanade.
2168	McConkey, Thos. G.	North American Life Ass. Co.	Insurance	46 King St. West.
626	McCormack, R. L.	R. L. McCormack & Son, Ltd.	Realty and Insurance	1642 Dundas St.
4399	McCoubrey, J. W.	United Drug Co.	Retail Druggists	78 Broadview Ave.
4600	McCredie, A. L.	"The Canadian Countryman"	Man. Editor	26 Lonsdale Rd.
4070	McCuaig, A. E.	Chaplin Bros. & Co.	Grain Merchants	Royal Bank Bldg.
1242	McCullough, S.		Grain Merchant	Dundalk, Ont.
4398	McCurdy, H. W.		Chemist	148 Van Horne St.
1830	McCurrah, John	Consolidated Cloak Co., Ltd.	Mfrs. Cloaks and Suits	310 Spadina Ave.
4867	McDermid, H. G.	Union Lumber Co., Ltd.	Secretary-Treasurer	701 Dom. Bank Bldg.
5170	McDermott, C. C.	Lord & Burnham Co., Ltd.	Greenhouse Builders	1301 Royal Bank Bldg.
4071	McDermott, T. H.	Lincoln Paper Mills Co., Ltd.	Paper Manufacturers	112 Bay St.
1150	McDonald, C. S.	McDonald & Willson, Ltd.	Electric Fixtures	12 Queen St. East.
5394	McDougall, D. H.	Toronto Electric Light Co., Ld.	Assistant Manager	12 Adelaide St. East.
3601	McEachren, N. C.	W. N. McEachren & Sons	Real Estate and Builders	Royal Bank Bldg.
3602	McEachren, W. N.			
150	McFall, Arthur A.		Miller and Grain Merchant	143 Farnham Ave.
4868	McFarren, F. B.	Interprovincial Brick Co. of Canada, Ltd.	Manager	154 Simcoe St.
1124	McGee, Harry	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
5042	McGlashan, Lee	The McGlashan, Clarke Co., Ltd	Mfrs. Silverware & Cutlery	Niagara Falls, Ont.
2431	McGonegal, Ernest	R. D. Fairbairn Co., Ltd.	Mfrs. Ladies' Wear	107 Simcoe St.
5256	McGowan, R. J.	Employers' Liability Assce. Corp., Ltd.		Temple Bldg.
3632	McGowan, Wm. A.	Rob Roy Cereal Mills Co., Ltd.	Millers	Durham, Ont.
3608	McGuire, G. F.	W. J. McGuire, Ltd.	Plumbing Contractors	91 Jarvis St.
4695	McIlwraith, Wm. N.	Wood, Gundy & Co.	Bond Dealers	C.P.R. Bldg.
1063	McIndoe, R. S.		Commission Merchant	54 Wellington St. E.
2882	McIntosh, David T.	McIntosh Granite Co., Ltd.	Granite	1119 Yonge St.
1234	McIntosh, R. K.			167 Roxborough St. W.
314	McIntosh, W. D.			56 Grenville St.
1712	McIntosh, W. D., Jr.	John Gordon & Son	Agents, Penman's, Ltd.	80 Bay St.
5406	McIntyre, K. A.		Electrical Engineer	410 Kent Bldg.
4404	McKay, Dr. A. C.	Technical School	Principal	13 Prince Arthur Ave.
4764	McKay, A. N.	Gowans, Kent & Co., Ltd.	Whol. Glassware, Crockery, etc.	16 Front St. East.
2497	McKay, Frank G.	The Geo. M. Hendry Co., Ltd.	School Supplies	215 Victoria St.
3616	McKinley, J. T.	G. Goulding & Sons	Wholesale Millinery	55 Wellington St. West.
2095	McKinnon, D. L.		Wholesale Grocer	Sudbury, Ont.
4409	McKinnon, D. O.	Commercial Press, Ltd.	Publishers	32 Colborne St.
4810	McKinnon, W. L.	W. L. McKinnon & Co.	Bond Dealers	McKinnon Bldg.
3617	McKnight, John	Amer. Watch Case Co., Ltd.	Mfrs. Watch Cases	511 King St. West.
4795	McLachlan, Jos.	Brunswick Hotel	Proprietor	Bloor St. & Brunswick Ave.
4869	McLaren, D.	Union Lumber Co., Ltd.	Manager	701 Dom. Bank Bldg.
1676	McLaren, J. A.	McLaren & Dallas	Wholesale Boots and Shoes	30 Front St. West.
3618	McLaughlin, A. G.	Otis-Fensom Elevator Co., Ltd.	Manufacturers Elevators	50 Bay St.
4410	McLaughlin, F.		Real Estate	20 Victoria St.
*649	McLaughlin, M.			77 Forest Hill Rd.
5319	McLean, C. A.	The Masco Co., Ltd.	Wholesale Elec. Supplies	58 Church St.
5210	McLean, Ernest L.	E. L. McLean, Ltd.	Insurance Brokers	54 Adelaide St. E.
2435	McLean, J. S.	The Harris Abattoir Co., Ltd.	Secretary	Cattle Market.
4870	McLean, Dr. R. G.		Dentist	2 Bloor St. East.
2229	McLean, Robt. T.	R. G. McLean, Ltd.	Printing	26 Lombard St.
2255	McLeod, A. C.	McLeod Milling Co.	Millers	Stratford, Ont.
2100	McLeod, George J.	McLeod & Allen	Publishers	266 King St. West.
990	McMahon, Frank			352 Walmer Rd.
1757	McMaster, A. C.	McMaster, Montgomery, Fleury & Co.	Barristers, etc.	67-70 Canada Life Bldg.
*838	McMaster, J. Short			The National Club.
1540	McMichael, Peter	Dom. Radiator Co., Ltd.	Radiator Manufacturers	Dufferin & Van Horne Sts.
1829	McMillan, H. T.	Standard Bank	Manager	King and Jordan Sts.
1962	McMillan, Thos.	Ansley-Dineen Hat & Fur Co., Ltd.	Wholesale Hats and Straws	52 Wellington St. West.
3609	McMurray, L. L.	Gutta Percha & Rubber, Ltd.	Asst. Treasurer	47 Yonge St.
3622	McMurrich, G. T.	Geo. McMurrich & Sons	Insurance Agents & Brokers	22 Toronto St.
2701	McMurtry, W. J.	Gold Medal Furniture Mfg. Co., Ltd.	Furniture Mfg. and Retail Lumber	Van Horne and Bartlett Aves.
434	McNairn, Samuel	S. McNairn & Co., Ltd.	Grain and Commission	1813 Royal Bank Bldg.
3624	McNaught, C. B.	Reed, Shaw & McNaught	Insurance	85 Bay St.
*833	McNaught, W. K.	American Watch Case Co. of Toronto, Ltd.	President and Managing Director	511 King St. West.
4411	McNeill, E. W.	Guardian Trust Co., Ltd.	Secretary	12 King St. East.
2765	McPherson, Allan	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.

No.	Name.	Firm.	Business.	Location.
5468	McPherson, Roy S.	Thorne, Mulholland & Co	Chartered Accountants	1315 Traders Bank Bldg.
1630	McQuillan, Thos.	Dominion Textile Co., Ltd	Cotton Spinners	63 Bay St.
3625	McTaggart, W. O.	W. O. McTaggart & Co	Real Estate Agents	962 Bloor St. West.
3626	McTavish, W. M.	National Refining Co., Ltd	Dental Supplies	69 Grosvenor St.
2587	McWhinney, Jno. M.	The Union Trust Co., Ltd	General Manager	176 Bay St.
3627	McWilliams, C. E. P.	Strachan, Burden & Plaskett, Ltd	Millinery Importers	374 George St.
5257	McWilliams, M. H.		Insurance	29 Canada Life Bldg.
5211	Nash, Gerald	The Standard Fuel Co		58 King St. East.
5212	Nathanson, N. L.	E. L. Ruddy Co., Ltd	Display Advertising	11 Wellington St. East.
5305	Neale, F. J	Dom. Wheel & Foundries, Ltd.		131 Eastern Ave.
4414	Neely, T. A	Neelys, Ltd	Investment Bankers	Temple Bldg.
5306	Neilson, Morden	Wm. Neilson, Ltd	Ice Cream and Chocolates	297 Gladstone Ave.
2173	Nerlich, Emil	Nerlich & Co	Wholesale Fancy Goods	146-148 Front St. West.
1536	Nerlich, Henry			
4416	Ness, J. R	Niagara Grain & Feed Co., Ld.	Manager	1805 Royal Bank Bldg.
3639	New, Ryland H	Hamilton & Toronto Sewer Pipe Co., Ltd	President	616 Dom. Bank Bldg.
4654	Newman, Wm	Polson Iron Works, Ltd		Esplanade East.
*56	Nicholls, Frederic	Can. Gen. Elec. Co., Ltd	Mfrs. Electrical Goods	212 King St. West.
1305	Nicholls, H. G	Factory Products, Ltd	Mfrs. Electrical Goods	220 King St. West.
2858	Nieghorn, Albert	Nicholls Chemical Co	Mfr. Chemicals	130 Mill St.
4418	Nield, E	E. Nield & Co	Chartered Stenographic Reporters	413 Manning Chambers.
1294	Nisbet, R. A	Nisbet & Auld, Ltd	Woollens	34 Wellington St. West.
2501	Nivin, Thos. F	Otis-Fensom Elevator Co., Ltd.	Manufacturers Elevators	50 Bay St.
1354	Noble, Alex. L	R. Noble	Grain and Flour	Norval, Ont.
4871	Noble, W. G	Lyman Bros. & Co., Ltd	Wholesale Drugs	71 Front St. East.
215	Nordheimer, Albert	The Nordheimer Piano & Music Co., Ltd	Piano Manufacturers	220 Yonge St.
5422	Northam, W. B	Dunlop Tire & Rubber Goods Co., Ltd	Manager, Sales Dept	244 Booth Ave.
*120	Northcote, Reginald		Hops and Brewers' Supplies	702 C.P.R. Bldg.
3647	Northgrave, W. T.	Photo Engravers, Ltd	Artists and Engravers	70 Bond St.
1515	Northway, John	John Northway & Son, Ltd	Mfrs. Cloaks, Suits, etc	91-93 Wellington St. W.
2589	Northway, John A.			
438	Nourse, C. E	C. E. Nourse & Co	Grain Merchants	1714 Royal Bank Bldg.
1472	O'Brien, Daniel	O'Brien, Ltd	Ladies' Tailor	186 King St. West.
5154	O'Farrell, Jas. E	Canadian Cleaning Co		23 Scott St.
4919	O'Hara, Gordon H.	The Allan Line Steamship Co.	General Passenger Agent	95 King St. West.
5102	O'Hara, Seymour B.	H. O'Hara & Co	Brokers	Royal Bank Bldg.
3660	O'Neill, Henry E	F. W. Woolworth Co., Ltd	Notions, etc	180 Yonge St.
3655	O'Neill, J. J			34 Victoria St.
4217	O'Neill, Jno. J	Toronto Laundry Machine Co.	President	Dundas & Sorauren Ave.
5460	O'Neill, P. H	The T. Eaton Co., Ltd	Departmental Store	69 High Park Blvd.
5362	O'Reilly, T. E		Chemicals	1110 Temple Bldg.
3648	Oakley, Geo., Jr.	Geo. Oakley & Son, Ltd	Cut Stone Contractors	278 Booth Ave.
*51	Oliver, Joseph	Oliver Lumber Co. of Toronto, Ltd	Wholesale Lumber	Confed. Life Bldg.
2286	Omand, Wm. C		Flour and Feed	1804 Royal Bank Bldg.
3657	Oppenheimer, S		Manufacturers' Agent	606 Carlaw Bldg.
4050	Orford, Fred		Real Estate	69 Victoria St.
4034	Ormsby, R. P	Mackenzie, Mann & Co., Ltd	Railway Contractors	1 Toronto St.
3659	Osius, Geo	Canadian Ammonia Co., Ltd	Mfrs. Ammonia, etc	Detroit, Mich.
2380	Osler, A. E	A. E. Osler & Co	Brokers	7 & 9 Melinda St.
*559	Osler, Sir E. B., M.P	Osler & Hammond	Stock Brokers	Jordan and Melinda Sts.
2104	Osler, F. Gordon			
1834	Overend, M. A	Dominion Line S.S	Western Freight Agent	1008 Royal Bank Bldg.
5423	Overend, M. A. W	Can. Cereal & Flour Mills Co., Ltd	Millers	1402 Royal Bank Bldg.
5060	Owston, John M	The James Robertson Co., Ltd.	Plumbing Supplies	207 Spadina Ave.
2854	Paffard, A. H	Armstrong & Paffard, Ltd	Wholesale Grocers	36 Yonge St.
3663	Page, W	Page & Co	Contractors	c/o University of Toronto, Queen's Park.
3664	Paine, J. B	John B. Paine Co	Dyes and Chemicals	65 Pearl St.

No.	Name.	Firm.	Business.	Location.
4649	Faine, J. H.	Canada Securities Corp., Ltd.	Manager	McKinnon Bldg.
2503	Palmer, John C.	Toronto Type Foundry Co., Ltd.	Printers' Machinery	70 York St.
896	Palmer, John J.			
2702	Palmer, J. G.	Canadian Kodak Co., Ltd.	Kodak and Photo Supplies	582-592 King St. West.
3667	Palter, S.	Palter Bros	Manufacturers Caps	122 Wellington St. West.
3670	Pardoe, A., Jr.	A. Pardoe & Co.	Stock Brokers	306 C.P.R. Bldg.
4697	Park, A. F.	The Wm. Davies Co., Ltd.	Pork Packers	521 Front St. East.
3673	Parker, A. G.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.
5004	Parker, John T.	The Walker, Parker Co., Ltd.	Manufacturers Boots	150 Wellington St. West.
201	Parker, R.	Parker's Dye Works	Dyers and Finishers	26 Lowther Ave.
2506	Parker, W. R. P.	Parker & Clark	Barristers	Traders Bank Bldg.
5329	Parsons, Chas. S.	Parsons, Brown & Co.	Wholesale Grocers	157 Adelaide St. E.
5461	Parsons, G. L.	Goderich Elevator & Transit Co.		Goderich, Ont.
2703	Parsons, S. R.	British-American Oil Co., Ltd.	Oil Refining	Royal Bank Bldg.
2871	Parsons, Thos. J.		Whol. Stationer & Mfrs. Agt.	70 Bond St.
2109	Parsons, W. G.	C. Parsons & Sons, Ltd.	Leather Merchants	79 Front St. East.
1065	Paterson, J. H.	Toronto Hardware Mfg. Co.	Plumbers' Supplies	402 Dufferin St.
5258	Paterson, T. A.	Mickle, Dyment & Son	Lumber Dealers	1446 Bloor St. West.
5103	Paton, P.	Canada Steamship Lines, Ltd.		9 Victoria Sq., Montreal, Que.
3676	Paton, R. W.	Williams & Paton	Manufacturers' Agents	64 Wellington St. West.
1906	Patrick, W. G.	W. G. Patrick & Co., Ltd.	Importers	51 Wellington St. West.
1593	Patterson, A. B.	Merchants Bank of Canada	Manager	13 Wellington St. West.
5337	Patterson, A. J.	R. L. Baker & Co.	Manufacturers' Agents	100 Wellington St. West.
2767	Patterson, Geo. E.	Patterson & Heward	Brass Workers	319 King St. West.
3678	Patterson, J. H. L.	Miller & Richard	Type Founders	7 Jordan St.
*721	Patterson, R. L.			
4427	Patterson, J. P.	Norris-Patterson, Ltd.	Advertising Agency	Mail Bldg.
5259	Patterson, Robt. E.	Employers' Liability Assce. Corp., Ltd.		Temple Bldg.
5169	Peace, W. A.	The Imperial Life Assce. Co. of Canada	Manager	20 Victoria St.
5367	Peace, W. B.		Assistant Manager	
5320	Peacock, H. M.	A. E. Ames & Co.	Investment Bankers	53 King St. West.
1839	Pearce, Chas. T.	A. McKim, Ltd.	Advertising Agency	103 Bay St.
4429	Pearce, W. K.	Dominion Bank	Manager	King and Yonge Sts.
*753	Pearson, Chas.	Pearson Bros.	Real Estate	17 Adelaide St. East.
3680	Pearson, Dr. C. E.		Dentist	2 Bloor St. East.
2887	Pearson, Jas.		Barrister	707 Confed. Life Bldg.
2175	Pearson, John	Employers' Liability Assurance Corp., Ltd.		Temple Bldg.
2640	Peckover, Cecil R.	Baines & Peckover	Iron and Steel Merchants	98-100 Esplanade East.
*90	Pellatt, Sir Henry M.	Pellatt & Pellatt	Brokers	Traders Bank Bldg.
4432	Pellatt, Mill	Toronto Electric Light Co., Ld.		36 Jackes Ave.
4605	Pelton, Melvin D.	Mutual Life Insurance Co. of New York	Superintendent of Agents	Kemptville, Ont.
*726	Pender, D. A.		Accountant	Merchants Bank Bldg., Winnipeg, Man.
1842	Pentecost, R. W.	W. R. Brock & Co., Ltd.	Wholesale Dry Goods	Bay and Wellington Sts.
1442	Pepall, Geo.	Grand Trunk Railway	Asst. Foreign Freight Agent.	312 Union Station.
5061	Pepall, G. T.	M. & L. Samuel, Benjamin Co.	Wholesale Metals	King St. & Spadina Ave.
1732	Pepall, Wm. E.	Canadian Underskirt Co.	Manager	1266 Queen St. West.
1338	Pepler, Arthur	Dominion Bank	Assistant Manager	King and Yonge Sts.
3684	Perry, Geo. D.	G.N.W. Tel. Co.	General Manager	17 Wellington St. East.
5415	Perry, G. F.	National Iron Works, Ltd.	General Manager	Cherry St.
3686	Perry, Jas. A.		Hatter and Furrier	24 Queen St. East.
5424	Perry, W. H.		Barrister	96 Crawford St.
4873	Peterkin, C. R., Jr.		Wholesale Lumber	285 High Park Ave.
5293	Peters, G. A.	Rutherford, Williamson & Co.	Accountants	86 Adelaide St. E.
2508	Peters, Herbert		Fruit and Produce Dealer	88 Front St. East.
1625	Peters, J. Henry	J. Henry Peters Co.	General Textile Smallwares.	Mincing Lane.
1177	Petrie, H. W.	H. W. Petrie, Ltd.	Machinery, New and Second-hand	141-145 Front St. West.
3690	Petry, C. B.	Charles Potter	Retail Optical Goods	191 Yonge St.
2822	Pettes, D. H.	W. L. McKinnon & Co.	Bond Brokers	205 McKinnon Bldg.
2424	Pettit, C. Stanley	Delaney, Pettit & Co., Ltd.	Curled Hair, Glue & Sand	109-133 Jefferson Ave.
5395	Pettit, W. H.	Oscar Hudson & Co.	Chartered Accountants	32 Church St.
5104	Pfeffer, J. W.	Pfeffer Milling Co., Ltd.	Millers	Listowel, Ont.
5155	Pfeffer, Louis			Milverton, Ont.
3691	Pfister, J.			371 Loretto Strasse, Solothurn, Switzerland.
2768	Phillips, H. B.	Phillips Mfg. Co., Ltd.	Mfrs. Moulding and Frames.	Carlaw Ave.
3693	Phillips, J.	L. Coffee & Co.	Grain Buyers	410 Board of Trade Bldg.
2177	Phin, John A.	Canadian Chewing Gum Co., Ltd.	Mfrs. Chewing Gum	Logan Ave.
4435	Pike, George F.	D. Pike Co., Ltd.	Mfrs. Tents, Awnings, etc.	123 King St. East.
2394	Piper, Arthur G.	N. L. Piper Ry. Sup. Co., Ltd.	Railway Supplies	314 Front St. West.
899	Playfair, James		Lumber Merchant	Midland, Ont.
1360	Plewes, D.	J. Richardson & Sons, Ltd.	Grain	1811 Royal Bank Bldg.
3700	Plummer, H. L.	Lyon & Plummer	Stock Brokers	21 Melinda St.
5471	Pocock, Dr. H. J.		Osteopath	401 C.P.R. Bldg.
5174	Pontifex, Bryan, F.C.A.		Public Accountant	Imperial Bank Chmbs.
4436	Ponton, Douglas		Real Estate	37 Adelaide St. East.

No.	Name.	Firm.	Business.	Location.
4874	Poole, J. A. C.	Poole Co.	Brokers	112 St. James St., Montreal, Que.
4035	Poole, J. E.	J. E. Poole & Co.	Manufacturers' Agents	53 Yonge St.
3701	Pope, W. W.	Hydro-Electric Power Com. of Ont.	Solicitor	190 University Ave.
4875	Porter, A. R.	Addressograph Sales Co.	General Manager	70 Bay St.
1976	Potter, Chas. E.	City Dairy Co., Ltd.	Manager	Spadina Crescent.
5443	Potter, Donald	Consumers Cordage Co., Ltd.	Cordage and Twine	9 Church St.
5335	Powell, H.	The E. B. Shuttleworth Chemical Co., Ltd.	Pharmaceuticals	19 Wilton Ave.
2889	Power, J. U.	Canada Viavi Co., Ltd.	Pharm. Preparations	442 Confed. Life Bldg.
4438	Prager, J.		Wholesale Grocer	Elm and Elizabeth Sts.
3708	Prescott, Geo. W.	Hudon Hebert & Co., Montreal	Whol. Grocers, Wines and Liquors	507 Huron St.
1972	Price, R. N.	Empire Flour Mills, Ltd.	Millers	St. Thomas, Ont.
4441	Prime, F. A.	Prime & Rankin, Ltd.	Wholesale Dry Goods	74 York St.
5105	Prime, F. H.			
5260	Pringle, A. R.	Western Assurance Co.	Assistant Secretary	15 Linden St.
1974	Prisley, Arthur F.	Wm. Harris & Co.	Manufacturers of Glue	921 Danforth Ave.
4443	Proctor, A. H. C.	Jones & Proctor Bros.	Insurance & Real Estate Brokers	8 Wellington St. East.
4442	Puddy, Henry	Puddy Bros., Ltd.	Beef and Pork Packers	60 Paton Rd.
2770	Pugh, T. J.	The Pugh Specialty Co., Ltd.	Postcard Manufacturers	38 Clifford St.
3715	Pullan, E.		Paper Stock	490 Adelaide St. West.
5318	Purdy, Lewis F.	S. L. Purdy & Co.	Lumber	Trenton, Ont.
4445	Purkis, C. J.	Caulfeild, Burns & Gibson	Men's Furnishers	60 Front St. West.
4447	Randall, J.	Randall & Johnston, Ltd.	Wholesale Clothing Mfrs.	Simcoe & Wellington Sts.
3725	Raney, W. E., K.C.	Mills, Raney, Hales & Irwin	Barristers	806 Traders Bank Bldg.
4449	Rastall, R. A.	R. A. Rastall & Co.	Planing Mill and Lumber	1074 Queen St. East.
2771	Ratcliff, Fred. L.	Douglas & Ratcliff, Ltd.	Wholesale Paper	44 York St.
5106	Ratcliffe, H. G.	Conger Lehigh Coal Co., Ltd.	Secretary-Treasurer	95 Bay St.
5276	Rathbone, T. E.	Geo. Rathbone, Ltd.	Retail Lumber	6-42 Northcote Ave.
2237	Ratz, A. E.	Tavistock Milling Co.	Flour Millers	Tavistock, Ont.
2859	Rawlinson, M.	M. Rawlinson, Ltd.	Cartage, Storage, Baggage	612 Yonge St.
1908	Rea, A. E.	A. E. Rea & Co., Ltd.	Mfrs. Fancy Dry Goods	97 Spadina Ave.
5378	Rea, D. C.	Royal Bank of Canada	Manager	King and Yonge Sts.
4130	Rea, J. B.	Dresses, Ltd.	Children's & Misses' Dresses	93-99 Spadina Ave.
2420	Reed, Wm. L.	The Canadian Northwest Steamship Co., Ltd.	Accountant	303 McKinnon Bldg.
4922	Reedy, H. M.	York Knitting Mills, Ltd.		Queen & Crawford Sts.
5462	Reesor, R. J.	Farmers Silo Co.	Mfrs. Silos, Tanks, Etc.	Markham, Ont.
1255	Reid, Alexander T.	A. T. Reid Co., Ltd.	Mfrs. Neckwear and Belts	266-274 King St. West.
5062	Reid, C. E.	The Robert Simpson Co., Ltd.	Departmental Store	36 Alberta Ave.
3732	Reid, F. A.	A. T. Reid Co., Ltd.	Mfrs. Neckwear and Belts	266-274 King St. West.
4456	Reid, Geo.	Geo. Reid & Co.	Textile Machinery	57 Front St. East.
1846	Reid, George B.	Ontario Paper Box Mfg. Co.	Paper Box Manufacturers	118 Sherbourne St.
2510	Reid, John B.	Reid & Co.	Lumber Merchants	Esplanade, foot of Berkeley St.
1847	Reid, J. Y.	The Robinson Co., Ltd.	Wholesale Dry Goods	Winnipeg, Man.
5214	Reid, W. B.	United Cigar Stores, Ltd.		168 King St. West.
4082	Reinhardt, L.	Reinhardt Salvador Brewery, Ltd.	Brewers	2-22 Mark St.
5396	Rennie, John	Wm. Rennie Co., Ltd.	Seed Merchants	Adelaide and Jarvis Sts.
1849	Rennie, Thomas			
5407	Renwick, J. R.	Thos. Nelson & Sons, Ltd.	Publishers	95 King St. East.
5463	Renwick, Neil W.	Dominion Fire Ins. Co.	Secretary	20 Victoria St.
1979	Rice, H. L.	St. Mary's Milling Co., Ltd.	President	St. Mary's, Ont.
2256	Rice, R. B.	R. B. Rice & Sons	Real Estate	Sun Life Bldg.
5006	Rice, S. G.	Lispenard, Ewing & Co.	Importers	117 Glen Rd.
3737	Rice, T. L.	T. G. Rice Wire Mfg. Co.	Manufacturers Wire Goods	231 King St. East.
3757	Richardson, C. F.	H. P. Eckardt & Co.	Wholesale Grocers	Church St. & Esplanade.
1147	Richardson, H. A.	Bank of Nova Scotia	General Manager	38 Melinda St.
1980	Richardson, H. W.	James Richardson & Sons, Ltd.	Grain	Kingston, Ont. Grain Exchange, Winnipeg, Man.
1981	Richardson, Jas. A.			
5294	Richardson, R. D.		Financial Agent	103 St. Clair Ave. West.
1755	Ridley, J. S. M.	John Underwood & Co.	Ink Manufacturers	90 Richmond St. East.
3741	Ridout, Douglas K.	Ridout & Strickland	Insurance	85 Bay St.
1740	Ridout, George	Geo. Ridout & Co.	Commission Agents	77 York St.
5236	Ridout, H. E.	North Amer. Accident Ins. Co.		85 Bay St.
5261	Riordan, Bruce T.	Massey-Harris Co., Ltd.	Farm Machinery	915 King St. West.
4025	Riordan, Jas. A.	Standard Sanitary Mfg. Co., Ltd.	Enamelware and Plumbing Supplies	Royce and Lansdowne Aves.
4657	Ritchie, H. F.	H. F. Ritchie & Co., Ltd.	Commission Merchants	10-14 McCaul St.
4887	Roberts, A. W. S.	Allen General Supplies, Ltd.	Manufacturers' Agents	205 Yonge St.
4461	Roberts, F. E.	Gunn, Roberts & Co.	Chartered Accountants	25 Toronto St.

No.	Name.	Firm.	Business.	Location.
4462	Roberts, F. G.	F. G. Roberts & Co.	Painters	106 Wells St.
4608	Roberts, H. N.	Boiler Inspection & Ins. Co.	General Manager	Continental Life Bldg.
3744	Roberts, W. H.	Hodgens & Roberts	Wholesale Tobacconists	169 King St. East.
5213	Robertson, Chas. S.	Canada Permanent Mtge. Corp.	Inspector	14 Toronto St.
4940	Robertson, Irving E.	"The Evening Telegram"	Journalist	Bay and Melinda Sts.
2642	Robertson, John A.	Can. Fire Underwriters' Assn.	Secretary	27 Wellington St. East.
3747	Robertson, J. M.	Upper Canada Tract Society	Booksellers	2 Richmond St. East.
332	Robertson, J. Ross.	"The Evening Telegram"	Proprietor	Bay and Melinda Sts.
4941	Robertson, J. S.		Journalist	
5156	Robertson, L. H.		Financial Agent	603 Kent Bldg.
3748	Robertson, P.		Insurance Broker	18 Toronto St.
746	Robertson, T.	Robertson Bros	Mfrs. of Confectionery	103-113 Queen St. East.
1269	Robertson, Wm.			
5397	Robertson, W. D.	Maple Leaf Milling Co., Ltd.	Millers	611 Dom. Bank Bldg.
2512	Robertson, Wm. E.	The Westminster Co., Ltd.	Publishers	617 Confed. Life Bldg.
4822	Robertson, W. G.	Ontario Motor League	Secretary	Lumsden Bldg.
3751	Robertson, W. J.	National Typewriter Co.	Typewriters and Supplies	78 Victoria St.
5157	Robin, C. E.	Toronto General Trusts Corp.	Registrar	83 Bay St.
3752	Robinette, T. C., K.C.	Robinette, Godfrey, Phelan & Henderson	Barristers	76 Adelaide St. West.
1596	Robins, F. B.	Robins, Ltd.	Real Estate	105 Victoria St.
3753	Robins, H. E.	Robins & Burden	Real Estate	38 Victoria St.
5273	Robins, M. E.	Robins, Ltd.	Real Estate	105 Victoria St.
4942	Robinson, John R.	"The Evening Telegram"	Editor	Bay and Melinda Sts.
4464	Robinson, M. H.	G. A. Touche & Co.	Chartered Accountants	Traders Bank Bldg.
5308	Robson, Chas.	The Robson Leather Co., Ltd.	Tanners	Oshawa, Ont.
1009	Rochereau de la Sabliere, Chas.	Gendron Mfg. Co., Ltd.	Baby Carriages and Reed Furniture Mfrs.	137 Duchess St.
5425	Roden, Frank	Roden Bros., Ltd.	Silversmiths	345 Carlaw Ave.
2513	Roden, Thos.			
5007	Rodgers, A. H.	Norwich Union Fire Ins. Society, Ltd.	Branch Secretary	12 Wellington St. East.
1665	Roessel, M. L.	Louis Roessel & Co.	Silks	64 Wellington St. West.
2115	Roether, Samuel	Prime & Rankin, Ltd.	Wholesale Dry Goods	74 York St.
1727	Rogers, Alfred	Elias Rogers & Co., Ltd.	Coal and Wood	28 King St. West.
2515	Rogers, A. C.	Canada Cloak Co., Ltd.	Mfrs. Cloaks and Suits	63-71 Wellington St. W.
473	Rogers, Albert S.	The Queen City Oil Co., Ltd.	Oil Merchants	311 Dom. Bank Bldg.
*526	Rogers, Elias	The Elias Rogers Co., Ltd.	Coal Merchants	25 Toronto St.
3761	Rogers, E. A.	National Plumb. Supply Co., Ltd.	Plumbers' Supplies	119 Adelaide St. West.
2344	Rogers, Joseph	Rogers Electric Co.	Electrical Fixtures, etc.	145 Queen St. West.
2292	Rogers, Joseph P.	Queen City Oil Co., Ltd.	Oil Merchants	11 Lamport Ave.
4051	Rogers, Wm. T.	Chadwick & Rogers	Real Estate	510 Lumsden Bldg.
3766	Rolph, F.	Rolph & Clark, Ltd.	Lithographers	Carlaw Ave.
1385	Rolph, F. A.			
3768	Rooke, Harry	Page-Hersey Iron Tube & Lead Co., Ltd.	Mfrs. Iron Tube, etc.	603 Dom. Bank Bldg.
4468	Rose, A.	Rose Coal Co., Ltd.	Coal	53 Yonge St.
4469	Rose, Dan. A.	T. H. Best Printing Co., Ltd.	Printers	200-206 Adelaide St. W.
5241	Rose, Hugh	Rose Coal Co., Ltd.	Coal	53 Yonge St.
5309	Rose, Hugh A.	Can. Western Lumber Co., Ltd.		66 King St. East.
4803	Rosenberg, J. Wm.	International Varnish Co., Ltd.	Manager	Carlaw Ave.
4470	Ross, D. G.	Jennings & Ross, Ltd.	Engineers and Contractors	Traders Bank, King St. and Spadina Ave.
5347	Ross, G. H.	Bank of Ottawa	Manager	King St. E. & Victoria St.
5215	Ross, James	Jno. McPherson & Co.	Shoe Manufacturers	Hamilton, Ont.
4724	Ross, J. A.	Wm. Wrigley, Jr., & Co., Ltd.	Chewing Gum	7 Scott St.
4129	Ross, Jno. H.	Remington Arms-Union Metallic Cartridge Co.	Arms and Ammunitions	Windsor, Ont.
815	Ross, W.		Real Estate and Fin. Broker	96 Spadina Ave.
1521	Ross, W. D.	Bank of Nova Scotia	General Manager	46 King St. West.
2398	Rous, H. L.	Rous & Mann, Ltd.	Printers	72 York St.
4474	Rowan, T. A.	Rowan, Jones, Sommerville, Newman & Hattin	Barristers	59 Victoria St.
5216	Rowe, Frank H.	E. L. Ruddy Co., Ltd.	Outdoor Advertising	11 Wellington St. East.
3776	Rowell, N.W., K.C.	Rowell, Reid, Wood & Wright	Barristers, Solicitors	94 Canada Life Bldg.
4476	Rowland, F. M.		Accountant, Real Estate	37 Woodlawn Ave. East.
4718	Rowland, W. A.	The Steel Co. of Canada, Ltd.	Manager	Postal Station "C."
3779	Rowlatt, F. A.		Advertising Agency	26 Adelaide St. West.
3780	Royce, A. H.	Royce & Henderson	Barristers	Traders Bank Bldg.
3782	Royce, G. C.	Ferranti, Ltd.	Electrical Engineers	90 Sherbourne St.
2594	Ruddy, E. L.	The E. L. Ruddy Co., Ltd.	Display Advertisements	11 Wellington St. East.
4477	Rumsey, R. A.	Canadian Bank of Commerce	Inspector	King and Jordan Sts.
1650	Rundle, W. E.	National Trust Co., Ltd.	General Manager	22 King St. East.
4634	Russell, Joseph		Brick Manufacturer	40 Blake St.
3783	Russell, J. E.		Contractor	307 Logan Ave.
2413	Russell, T. A.	Russell Motor Car Co., Ltd.	Automobiles, Bicycles, etc.	West Toronto.
558	Rutter, A. F.	Warwick Bros. & Rutter, Ltd.	Wholesale Stationers, Printers and Bookbinders	401 King St. West.
5426	Rutter, F. M.	Canadian Pacific Railway	Superintendent District 3	Union Station.
4611	Ryan, Frank	Smyth & Ryan	Builders' Supplies	1327 Bloor St. West.

No.	Name.	Firm.	Business.	Location.
1335	Ryckman, E. B., K.C.	Ryckman, Kerr & MacInnes	Barristers	Sterling Bank Bldg., King and Bay Sts.
3785	Ryding, S.	S. Ryding & Son	Plumbing	1904 Dundas St.
1110	Ryrie, Harry	Ryrie Bros., Ltd.	Jewellers and Diamond Merchants	134-138 Yonge St.
1111	Ryrie, James			
5361	Saba, C. N.	C. N. Saba & Co.	Wholesale Indian Goods	305 Yonge St.
5427	Sakamoto, Genta	The Silks Co., Ltd.	Silks	55 Bay St.
4709	Salmond, James J.	Monetary Times Printing Co.	Publishers	62 Church St.
1138	Samuel, S.	M. & L. Samuel, Benjamin & Co.	Metal Merchants	King St. & Spadina Ave.
1983	Sanderson, R. R.	Phoenix Novelry Co.	Ladies' Wear	154 Pearl St.
3790	Saunders, A.	Goderich Organ Co., Ltd.	Manufacturers Organs	Goderich, Ont.
5398	Saunders, E. M.	Canada Life Assce. Co.	Treasurer	46 King St. West.
1718	Saunders, Julius	H. & A. Saunders	Manufacturing Jewellers	King and John Sts.
4481	Scales, C. H.	J. W. Scales, Ltd.	Wholesale Tobacconists	40 Scott St.
205	Scheuer, E.		Wholesale Jeweller	90 Yonge St.
2707	Schnaufer, A. F.		Fur Dresser and Dyer	39 McMurrich St.
1595	Scholfield, G. P.	Standard Bank	General Manager	King and Jordan Sts.
4899	Schurman, C. D.	Bank of Nova Scotia	Inspector	38 Melinda St.
2522	Scofield, Frank G.		Manufacturers' Agent	401 Kent Bldg.
1856	Score, R. J.	R. Score & Son, Ltd.	Merchant Tailors	77 King St. West.
5428	Scott, Chas. D.	Gutta Percha & Rubber, Ltd.		47 Yonge St.
5107	Scott, Fred.	Eby-Blain, Ltd.	Wholesale Grocers	21 Front St. East.
5158	Scott, F. W.	The J. C. Scott Co., Ltd.	Lumber Dealers and Contractors	108 River St.
5159	Scott, George H.	Barber-Ellis, Ltd.	Paper Dealers	63 Wellington St. West.
2275	Scott, James	Anglo-American Direct Tea Trading Co., Ltd.	Tea Merchants	27 Wellington St. East.
4766	Scott, J. A.	J. A. Scott & Co.	Merchant Tailors	113 King St. West.
1170	Scott, Jas. C.	The J. C. Scott Co., Ltd.	Lumber Dealers and Contractors	108 River St.
4665	Scott, L. C.	L. C. Scott & Co.	Grain Brokers	1715 Royal Bank Bldg.
5108	Scott, R. Bruce	Central Florida Lands Co.		Orlando, Fla.
1298	Scott, Robt. F.		Manufacturers' Agent	29-33 Melinda St.
3795	Scott, W. F.		Consulting Engineer	Dunnville, Ont.
5429	Scott, Walter J.	Gutta Percha & Rubber, Ltd.		47 Yonge St.
5009	Screaton, Chas. E.	H. S. Howland, Sons & Co., Ld.	Wholesale Hardware	138 Front St. West.
3796	Scroggie, G. E.	Mail Printing Co.	Publishers "The Mail and Empire"	52 King St. West.
5343	Scythes, E. C.	Nordheimer Piano & Music Co., Ltd.	General Manager	220 Yonge St.
3797	Scythes, J. A.	Scythes & Co., Ltd.	Cordage, Canvas, etc.	18-22 Church St.
5109	Scythes, R. L.			
758	Seagram, J. E.		Miller and Distiller	Waterloo, Ont.
1984	Segsworth, R. F.		Barrister-at-Law	103 Bay St.
1985	Seitz, J. J.	United Typewriter Co., Ltd.	Typewriters and Supplies	135 Victoria St.
5262	Sewell, H. Fane D.	Can. Bank of Commerce	Manager	Spadina Ave. & College St.
2708	Shapley, W. H.	Sterling Actions & Keys, Ltd.	Piano Actions and Keys	Noble St.
5064	Sharp, Arthur	Wolseley Motors, Ltd.		81 Avenue Rd.
5430	Sharp, H. W.	S. J. Sharp & Co.	Steamship Agency	79 Yonge St.
4817	Sharp, S. J.			
5431	Shatford, J. F.	Imperial Oil Co., Ltd.	Manager, Toronto Division	63 Bay St.
5346	Shaw, C. J.	Union Trust Co., Ltd.	Supt., Real Estate Dept.	Temple Bldg.
1986	Shaw, Geo. E.	The Telfer Mfg. Co.	Manufacturers Paper Boxes	Duncan and Pearl Sts.
3803	Shaw, G. H.	Canadian Northern Railway	General Traffic Manager	King and Toronto Sts.
876	Shaw, Hedley	Hedley Shaw Milling Co., Ltd.	Millers	611 Dom. Bank Bldg.
1731	Shaw, John A.	Mason & Shaw	Insurance Brokers	12 Wellington St. East.
3805	Sheppard, L. C.		Builder, Contractor	17 Adelaide St. East.
2118	Sheppard, S. T.	Aikenhead Hardware, Ltd.	Hardware, Whol. and Retail	19-21 Temperance St.
1479	Sheppard, W. J.	The Georgian Bay Lumber Co.	Lumber	Waubaushene, Ont.
2119	Sherlock, James	Monarch Brass Mfg. Co.		16 McKenzie Crescent.
3806	Shiels, M. S.	R. G. Dun & Co.	Mercantile Agency	Dominion Bank Bldg.
763	Shirk, Peter	Shirk & Snider	Millers	Bridgeport, Ont.
3807	Shirriff, F. W.	Imperial Extract Co.	Mfrs. Flavoring Essences	10 Matilda St.
2258	Shurly, Ray F.	Shurly & Derrett, Ltd.	Manufacturers Twine	1080 Bloor St. West.
5219	Shuttleworth, W.	The T. Eaton Co., Ltd.	Departmental Store	30 Indian Rd.
2821	Simmers, H.	J. A. Simmers, Ltd.	Seeds	147-151 King St. East.
3895	Simon, Louis		Importer Pipes, etc.	80 Bay St.
5355	Simpson, Chas. S.		Wholesale Fruit	68 Colborne St.
4488	Simpson, F.	F. Simpson & Sons	Grocers, etc.	734 Yonge St.

No.	Name.	Firm.	Business.	Location.
5034	Simpson, W. C.	Gurney Foundry Co., Ltd.		500 King St. West.
4489	Sinclair, Angus		Railway Contractor	King & Sherbourne Sts.
993	Sinclair, John	The Barrie Tanning Co.	Tanners	Barrie, Ont.
1089	Sinclair, James M.	Eureka Mineral Wool & Asbestos Co.	Mineral Wool and Asbestos	118 Adelaide St. West.
1714	Sinclair, N. C.	Empire Flour Mills, Ltd.	Millers	St. Thomas, Ont.
4490	Sinclair, R. A. R.	Angus Sinclair	Railway Contractor	King & Sherbourne Sts.
4823	Singer, Max	Estate of J. Singer	Real Estate	133 Queen St. West.
5310	Sisman, Thos.	The T. Sisman Shoe Co., Ltd.	Vice-President	Aurora, Ont.
5399	Sisman, W. J.		Secretary-Treasurer	
4491	Skeaff, J. S.	Bank of Toronto	Manager	King and Bay Sts.
5363	Slater, Louis R.	R. D. Fairbairn Co., Ltd.	Manufacturers Ladies' Wear	107 Simcoe St.
5464	Skelding, W. C.	British American Oil Co., Ltd.	Oil Refiners	Royal Bank Bldg.
5374	Skinner, Geo. S.	Dominion Auto Co.		150 Bay St.
1701	Sloan, F. M.	John Sloan & Co.	Wholesale Grocers	280-284 Church St.
4925	Smallpeice, V. N.		Manufacturers' Agent	76 Bay St.
261	Smallpeice, Wm. R.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay & Wellington Sts.
5379	Smallwood, R. L.	Canadian Buffalo Forge Co.		205 Keele St.
4926	Smart, Chas. D.	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
2122	Smart, D. Worts	The Smart Agency Co.	Wholesale Millinery	88 Wellington St. West.
5010	Smith, A. T.	Bell Telephone Co. of Canada	Division Superintendent	70 Close Ave.
1860	Smith, Alfred W.	A. W. Smith & Son	Insurance Agents	33 Scott St.
5330	Smith, Bruce L.	The Royal Trust Co.	Manager	173 Yonge St.
5175	Smith, D. L.	Can. Label & Webbing Co., Ld.	Mfrs. Woven Fabrics	Morrow Ave.
1861	Smith, Ebenezer	W. D. Matthews & Co.	Grain Buyer	Woodbridge, Ont.
1862	Smith, F. J.	F. J. Smith & Co.	Estate and Financial Agents	61 Victoria St.
3816	Smith, Fred. M.		Merchant Tailor	109 King St. West.
3815	Smith, F. R.	J. H. Smith Co., Ltd.	Manufacturing Chemists	19 Alice St.
2123	Smith, Geo. R.		Grain Merchant	Dunnville, Ont.
5111	Smith, Harry L.	Ryrie Bros., Ltd.	Jewellers	138 Yonge St.
1452	Smith, H. T.	The David Smith Engraving & Lithographing Co.	Lithographers & Engravers	56-60 Church St.
2124	Smith, H. W.	The Smith-Runciman Co., Ltd.	Wholesale Millinery	35 Milk St., London, England.
185	Smith, Jesse C.		Grain Buyer	West Toronto.
4497	Smith, J. H.	Canadian Pacific Railway	General Agent, Lands	506 C.P.R. Bldg.
3821	Smith, J. M.	Sao Paulo Tramway, Light & Power Co., Ltd.	Secretary	9 Toronto St.
3822	Smith, M. D.	Smith Bros.	Bookbinders	16 Sheppard St.
3823	Smith, Nathan		Mechanical Rubber Goods	138 York St.
2125	Smith, R. Home	Home Smith & Co.	Real Estate	18 King St. West.
1591	Smith, R. S.	The Smith-Runciman Co., Ltd.	Whol. Millinery Importers	100 Wellington St. West.
5344	Smith, T. J.	Simcoe Lithographing Co., Ld.		Simcoe, Ont.
5263	Smith, W. F.	Excelsior Life Ins. Co.	Superintendent of Agencies	G.P.O. Box 301.
2280	Smyth, W. R., K.C.		Barrister	711 C.P.R. Bldg.
5267	Snarr, John Frederick		Manufacturers' Agent	64 Wellington St. West.
5264	Snell, Edmund		Cattle Dealer	61 Glendale Ave.
3824	Snell, W. H.		Bread and Cake Baker	154 Main St.
884	Snider, E. W. B.		Miller	St. Jacobs, Ont.
5321	Snider, Fredk. W.	Wm. Snider Milling Co., Ltd.	Millers and Grain Dealers	Waterloo, Ont.
3826	Solman, L.	Toronto Ferry Co., Ltd.	Managing Director	Royal Alexandra Theatre, King St. West.
1560	Somers, G. T.	Sterling Bank of Canada	President	59 Yonge St.
1863	Somerville, Geo.	Merchants Mutual Line		30 Buckingham Ave., Montreal, Que.
5322	Soole, Thomas G.	Toronto Type Foundry Co., Ld.	Type and Printers' Supplies	70 York St.
2126	Southam, Richard	Southam Press, Ltd.	Printers	Duncan & Adelaide Sts.
5432	Sowden, Stanley	Thornton-Smith Co.	Interior Decorators	11 King St. W.
1711	Sowdon, A. R. F.	The D. Morrice, Sons Co., Ltd.	Manufacturers' Agents	80 Bay St.
2518	Sparrow, J. M.	Imperial Varnish & Color Co., Ltd.	Mfrs. of Varnish and Colors	8-22 Morse St.
3833	Speight, T. B.	Speight & Van Nostrand	Land Surveying	703 Temple Bldg.
3834	Spence, D.		Commission Merchant	82 Colborne St.
3835	Spence, F. S.			554 Spadina Ave.
2824	Sprott, A. F.	The Commercial Text Book Co.	Publisher & Whol. Stationer	383 Church St.
5112	Squires, W. J.	Prime & Rankin, Ltd.	Wholesale Dry Goods	152 Geoffrey St.
4805	Stackpole, S. T.	Pennsylvania Railroad	Canadian Freight Agent	56 King St. West.
4882	Stalker, John M.	Eby-Blain, Ltd.	Wholesale Grocers	Front and Scott Sts.
5038	Stanley, J. G.	The T. Eaton Co., Ltd.	Departmental Store	301 St. Clarens Ave.
5265	Stanley, R. T.	Stanley & Bosworth	Tailors and Haberdashers	92 King St. West.
1492	Stanley, W. E.	Dom. Bag Co., & Consumers Cordage Co., Montreal	Traveller	Lucan, Ont.
2602	Stanton, H. G.	R. S. Williams & Sons Co., Ltd.	Piano & Musical Merchandise	143 Yonge St.
3842	Stanton, O. B.	O. B. Stanton & Wilson Co., Ld.	Printers and Stationers	54 Yonge St.
4881	Stanway, A. G.	Geo. Stanway & Co.	Grocery Brokers	46 Front St. East.
5011	Stanyon, Hy.	K. & S. Auto Tire Co., Ltd.	President	527 Yonge St.
2710	Stapells, R. A.	McElroy Mfg. Co., Ltd.	Manufacturers Ladies' Wear	47 Simcoe St.
2520	Stark, Chas. T.	John Stark & Co.	Stock Brokers	504 Royal Bank Bldg.
4507	Stark, H. L.			
503	Stark, W. M.	Stark Bros. & Co.	Grain, Flour and Feed	202 Board of Trade Bldg.
4883	Stauffer, Rev. B. H.	Bond St. Congregational Church		50 Wilton Ave.

No.	Name.	Firm.	Business.	Location.
3848	Staunton, E. G.	Stauntons, Ltd.	Wall Paper Manufacturers	944 Yonge St.
4895	Staunton, J. Roy			
4902	Staunton, Victor C.			
2183	Steed, Wm.	Maple Leaf Milling Co., Ltd.	Millers	Port Colborne, Ont.
1865	Steele, W. D.	The Steele, Briggs Seed Co., Ltd.	Seed Merchants	Spadina Ave. & Clarence Sq.
5323	Steinhoff, I. W.		Whol. Produce Brokerage	32 Church St.
5266	Stephenson, H. R.	Crown Life Ins. Co.	Actuary	544 Dupont St.
3849	Stephenson, W.	T. Milburn Co., Ltd.	Proprietary Medicines	643 King St. West.
2198	Stevens, N. H.	Canada Flour Mills	Millers	Chatham, Ont.
5066	Stewart, Alex.		Druggist	Guelph, Ont.
3852	Stewart, Dr. A. A.		Dentist	2 Bloor St. East.
4743	Stewart, A. M.	Canadian Stewart Co., Ltd.	Contractors and Engineers	703 Dominion Bank Bldg.
2603	Stewart, J. F. M.	Point Anne Quarries, Ltd.	Manager	304 McKinnon Bldg.
5160	Stewart, Thos. J.	Prudential Ins. Co.	Superintendent	501 Dom. Bank Bldg.
694	Stewart, Wm. B.	Wm. B. Stewart	Manufacturers' Agent	64 Wellington St. West.
4884	Stewart, W. Dunlop			
2601	Stewart, Wm. J.	Geo. Borgfeldt & Co., Ltd.	Manufacturers' Agents	63-71 Wellington St. W.
4943	Stiff, F. J.	Stiff Bros. & Sime	Accountants	730 Traders Bank Bldg.
4885	Stiff, Geo. Ussher			
2775	Stirling, W. T.	The Harry Webb Co., Ltd.	Wholesale Confectioners	31 Buchanan St.
1868	Stiver, Chas. H.		Grain Merchant	Unionville, Ont.
1867	Stiver, Frank L.		Grain Merchant	Stouffville, Ont.
4513	Stobie, M.	Cawthra Mulock & Co.	Brokers	12 King St. East.
4514	Stockdale, E. B.	Trusts & Guarantee Co.	Manager	45 King St. West.
5383	Stocker, Geo. E.	James A. Wickett, Ltd.	General Contractors	803 Traders Bank Bldg.
3860	Stone, C. E.	Michie & Co., Ltd.	Grocers and Wine Merchants	7 King St. West.
2260	Stone, F. W.	Stone, Ltd.	Lithographers	461 King St. West.
5220	Stone, John E.		Real Estate and Insurance	54 Adelaide St. East.
547	Stone, Wm.	Stone, Ltd.	Lithographers	461 King St. West.
994	Stout, Walter S.	Dominion Express Co.	Pres. & Gen. Manager	Dom. Express Bldg., King & Simcoe Sts.
2339	Stovel, Albert E.	The Elias Rogers Co., Ltd.	Coal and Wood	28 King St. West.
5221	Stratford, G. K.	Western Canada Flour Mills Co., Ltd.	Treasurer	74 King St. East.
4108	Strathy, G. B.		Barrister	Manning Chambers.
3861	Strathy, S.	Royal Bank of Canada	General Manager	Yonge & Colborne Sts.
5012	Strickland, L. F.	Canada Lumber Co., Ltd.		Weston, Ont.
1341	Stringer, Wm. B.		Fruit Broker	62 Front St. East.
2131	Stronach, George	Stronach & Sons	Wholesale Fruits	33 Church St.
2132	Stroud, Henry	Paris Wincey Mills Co.	Wincey Mills	Paris, Ont.
3866	Struthers, Dr. W. E.	The Workmen's Comp. Board	Chief Medical Officer	558 Bathurst St.
4517	Stuart, R. J.	Sun Life Assurance Co.	Inspector	240 Heath St. W.
2133	Stuart, S. R.	Stuart Bros., Ltd.	Flour Millers	Mitchell, Ont.
4628	Suckling, I. E.	C.P.R. Atlantic SS. Office	General Agent	King and Yonge Sts.
1671	Suckling, W. J.	Suckling & Co.	Trade Auctioneers	76 Wellington St. West.
4541	Sutcliffe, Jno. I.	Jno. I. Sutcliffe & Co.	Chartered Accountants	813 Traders Bank Bldg.
5341	Sutherland, B. S.	R. G. Long & Co., Ltd.	Mfrs. Leather Gloves	439 Wellington St. West.
3867	Sutherland, C. N.	C. Rogers & Sons Co., Ltd.	Furniture Manufacturers	40 Macdonnell Square
4106	Sutherland, H. H.	F. C. Sutherland & Co.	Brokers	12 King St. East.
5222	Sutton, W. T.	E. L. Ruddy Co., Ltd.	Outdoor Advertising	11 Wellington St. East.
3844	Suydam, H. H.	Suydam Realty Co., Ltd.	Real Estate, etc.	59 Victoria St.
3872	Sweatman, H. S.	Burruss & Sweatman, Ltd.	Insurance Brokers	12 Wellington St. East.
4685	Sweatman, J. W.	Toronto Power Co., Ltd.		12 Adelaide St. East
1870	Sweeney, F. R.	Reliance Knitting Co., Ltd.	Mfrs. Knitted Goods	King and Bathurst Sts.
3876	Sylvester, S. A.		Insurance Broker	106 Mail Bldg.
4765	Symington, Thos.	Shedden Forwarding Co., Ltd.	Cartage Agents	23 Scott St.
2599	Syrett, Chas. V.	Victoria Paper & Twine Co. Ltd.	Wholesale Paper Importers	439 Wellington St. West.
3877	Tamblyn, G.	G. Tamblyn, Ltd.	Druggists	232 Yonge St.
2813	Tanner, F. W.	Tanner & Gates	Real Estate	26 Adelaide St. West.
1992	Tanner, John	Ideal Women's Wear, Ltd.	Manufacturers	666 King St. West.
5295	Tanner, John A.	McDonald & Willson, Ltd.	Lighting Fixtures	12 Queen St. East.
4521	Tarbox, U. P.	Tarbox Bros.	Mfrs. Standard Specialties	Rear 274 Dundas St.
2778	Taylor, A. P.	John Taylor & Co., Ltd.	Soap and Perfume Mfrs.	531 Front St. East.
5223	Taylor, C. H.	Bank of Toronto		107 Macpherson Ave.
2430	Taylor, Charles N.	R. D. Fairbairn Co., Ltd.	Mfrs. Ladies' Wear	107 Simcoe St.
4052	Taylor, Geo. C.	Taylor, Scott & Co.	Woodenware	152 Bay St.
2296	Taylor, Gordon	A. E. Osler & Co.	Stock Brokers	7-9 Melinda St.
5013	Taylor, John	Gunns, Ltd.	Pork Packers	West Toronto.
3878	Taylor, J. M.	Taylor-Forbes Co., Ltd.	Safe and Machine Mfrs.	Guelph, Ont.
4524	Taylor, M. J.	John Taylor & Co., Ltd.	Soaps, Perfumes	531 Front St. East.
1549	Taylor, W. H.	The T. H. Taylor Co., Ltd.	Flour Manufacturers	Chatham, Ont.
1872	Taylor, Wm. J.			
5268	Telfer, Herbert A.	Telfer Bros., Ltd.	Biscuit Manufacturers	Stirling Rd.
5433	Temple, C. H.	Gutta Percha & Rubber, Ltd.		47 Yonge St.

No.	Name.	Firm.	Business.	Location.
2645	Temple, H. P. R.	The Temple-Pattison Co., Ltd.	Dental Supplies	243 College St.
5434	Thayer, Ira B.	Ira B. Thayer & Son	Insurance	Standard Bank Bldg.
5465	Thayer, J. M. G.	Travelers Insurance Co. of Hartford, Conn.		Standard Bank Bldg.
4927	Thom, A. T.	Ont. Wind, Engine & Pump Co., Ltd.		Atlantic Ave. & Liberty St.
5014	Thomas, Arnold W.	The Copp, Clark Co., Ltd.	Publishers	495 Wellington St. West.
5015	Thomas, Robert D.	The T. Eaton Co., Ltd.	Departmental Store	320 Jarvis St.
4928	Thompson, A. W. H.	Wm. Harland & Son	Varnish Makers	400 Eastern Ave.
1068	Thompson, F. C.	Ulster Steamship Co., Ltd.	"Head Line" of Steamers to Ireland	Royal Bank Bldg.
1873	Thompson, H. L.	The Copp, Clark Co., Ltd.	Publishers and Wholesale Stationers	517 Wellington St. West.
4886	Thompson, H. W.	Hugh C. MacLean, Ltd.	Publishers	347 Adelaide St. West.
4531	Thompson, J. E.		Insurance Broker	27 Wellington St. East.
4783	Thompson, J. S. P.	The Dwyer Elevator Co., Ltd.	Grain and Hay	8 Wellington St. East.
4533	Thompson, W.	Thompson & Sons, Ltd.	Lithographers	12 Johnson Lane.
818	Thomson, D. E., K.C.	Thomson, Tilley & Johnston	Barristers, Solicitors, etc.	85 Bay St.
2779	Thomson, J. B.	Thomson Bros.	Contractors	151 Rusholme Rd.
4534	Thomson, R. G. O.	Western Canada Flour Mills Co., Ltd.	Secretary	1 Toronto St.
1597	Thomson, W. W.	Thomson Knitting Co.	Mfrs. Fine Hosiery	69 Walmer Rd.
3891	Thorley, Henry G.	White Star Line	Steamship Agent	41 King St. East.
964	Thorn, John O.	The Metallic Roofing Co. of Canada, Ltd.	Sheet Metal, Building Material	King and Dufferin Sts.
5269	Thorne, Harold S.	Jones & Proctor Bros.	Ins. and Real Estate	8 Wellington St. East.
4535	Thorne, J. L.	Thorne, Mulholland & Co.	Accountants	1315 Traders Bank Bldg.
1994	Thorp, Geo. J.		Wholesale Produce	Guelph, Ont.
4536	Thrush, Mark	W. R. Brock Co., Ltd.	Dry Goods	95 Delaware Ave.
3896	Tidman, Harry C.	H. C. Tidman & Co.	Engravers	20 Temperance St.
3897	Tidy, Chas. J.	S. Tidy & Son	Florists	79 King St. West.
4741	Tiffin, E.	Intercolonial Railway	General Agent	51 King St. East.
1742	Tilley, Chas.	Chas. Tilley & Sons	Leather and Findings	90 Richmond St. West.
4645	Tilley, H. T.	Western Can. Properties, Ltd.	Real Estate	30 Victoria St.
2137	Tilt, Capel	Jas. Carruthers & Co., Ltd.	Grain Merchants	P.O. Box 356, Winnipeg, Man.
5225	Tindall, W. B.	Consumers' Box and Lbr. Co., Ltd.	Secretary-Treasurer	39 St. Mary St.
5068	Tisdale, F. W.	Gordon, Mackay & Co., Ltd.	Dry Goods	48 Front St. W.
5375	Tod, Herbert G.	Thompson Lace & Veiling Co., Ltd.	Secretary-Treasurer	59 Wellington St. West.
3903	Tory, John A.	Sun Life Assce. Co. of Canada.	Insurance	Sun Life Bldg.
5161	Trebilcock, F.	Gordon, Mackay & Co., Ltd.	Dry Goods	48 Front St. West.
5162	Trees, Aleck G.	Samuel Trees Co., Ltd.	Whol. Saddlery Hardware	42 Wellington St. East.
5163	Trees, C. F.			42 Wellington St. East.
5069	Trees, James D.			42 Wellington St. East.
5226	Trees, Samuel L.			Whitby, Ont.
1875	Trent, Ernest W.	Grenadier Ice & Coal Co.	Coal and Ice Merchants	337 Confed. Life Bldg.
2378	Trethewey, W. G.			Holmsted Place, Cuckfield, Sussex, England.
5400	Trigge, A. St. L.	Canadian Bank of Commerce	Secretary	King and Jordan Sts.
2254	Trimble, John H.	Lailey-Trimble, Ltd.	Manufacturers Clothing	431 King St. West.
3908	Trotter, Dr. Wm. C.		Dentist	326 Bloor St. West.
3909	Tubby, Chas. A.	G. Goulding & Sons	Wholesale Millinery	55 Wellington St. West.
2780	Tucker, Arthur	Dale & Co., Ltd.	Insurance	19 Wellington St. East.
5227	Tuero, José	J. Tuero y Hermanos Co.	Havana Cigar Mfrs.	64-68 Adelaide St. East.
3911	Tulloch, James L.	Montreal Cotton Co.	Cotton	63 Bay St.
1633	Turnbull, John	Nasmiths, Ltd.	Bread Manufacturers, etc.	42 Duchess St.
3912	Turnbull, Michael	The Turnbull Elev. Mfg. Co.	Elevator Manufacturers	126 John St.
1254	Turner, F. A.	Turner & Hamilton	Manufacturers' Agents	52 Bay St.
5017	Tyner, D. E.	Can. Storage Battery Co., Ltd.	President	117 Simcoe St.
1876	Tyrrell, William	Wm. Tyrrell & Co.	Booksellers	780 Yonge St.
1349	Ubukata, Shigesaburo	The Silks Co., Ltd.	Importers of Silk	55 Bay St.
5331	Urquhart, C. R.	Marwick, Mitchell, Peat & Co.	Chartered Accountants	1428 Traders Bank Bldg.
3917	Vanderburgh, A. H.	Firstbrook Bros., Ltd.	Manufacturers Boxes, etc.	King and Princess Sts.
5338	Van der Voort, M. P.		Barrister	15 Wellington St. East.
*695	Van Norman, C. C.		Fire Insurance	282 Carlton St.
4538	Van Vleet, P. G.	Vehicle Publishers, Ltd.	Publishers	10 Wellington St. East.

No.	Name.	Firm.	Business.	Location.
4746	Vogt, Dr. A. S.	Toronto Conservatory of Music.	Director	College St. & University Ave.
4785	Vokes, Jas. L.	J. L. Vokes & Sons	Hardware	68 King St. West.
2531	Vokes, John		Cut Stone Contractor	736-742 Dupont St.
2140	Vokes, Miles	The Vokes Hardware Co., Ltd.	Whol. and Retail Hardware.	40 Queen St. East.
2321	Waddington, Herbert	Reliance Loan & Savings Co. of Ontario	Managing Director	84 King St. East.
1359	Wade, Osler, F.C.A.		Assignee and Accountant	32 Front St. W.
784	Wadsworth, Wm. R.	Bank of Toronto	Manager	540 Palmerston Blvd.
5228	Wadsworth, W. Rein	E. L. Ruddy Co., Ltd.	Display Advertising	11 Wellington St. East.
4888	Wahlroth, C.	United States Fidelity & Guarantee Co.	Superintendent	6 Colborne St.
1392	Waldie, F. N.	Victoria Harbor Lumber Co.	Lumber	12 Wellington St. East.
4540	Walker, C.	Dominion Bank	Manager	Queen St. & Augusta Ave.
477	Walker, Sir Edmund	Canadian Bank of Commerce	President	King and Jordan Sts.
3927	Walker, Ernest W.	Methodist Book & Pub. House.	Publishers	29 Richmond St. West.
*921	Walker, F. H.	Hiram Walker & Sons, Ltd.	Distillers	Walkerville, Ont.
4889	Walker, G. Hawley.	G. Hawley Walker, Ltd.	Merchant Tailors	126 Yonge St.
2530	Walker, Harton		Real Estate and Ins. Broker.	20 Toronto St.
2782	Walker, Jno. A.	Walker, Parker Co., Ltd.	Boot and Shoe Mfrs	152 Wellington St. West.
5020	Walker, W. I.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	48 Front St. West.
4775	Wallace, C. L.		Miller	Woodbridge, Ont.
4890	Wallace, J. S.	St. Croix Soap Mfg. Co.		12 Wellington St. East.
3930	Walsh, Edmond H.	E. H. Walsh & Co., Ltd.	Manufacturers Agents	52 Bay St.
2350	Walsh, Jas. J.		Real Estate	28 Adelaide St. West.
2001	Walsh, Jas. W. B.	Dominion Bank	Manager	Yonge & Cottingham Sts.
1416	Walsh, Wm.	Dominion Express Co.	General Agent	King and Simcoe Sts.
2365	Wanless, John, Jr.	The John Wanless Co.	Jewellers	Yonge and Hayter Sts.
3933	Warde, J. D.	Can. Rly. News Co., Ltd.	Secy.-Treas	112 Union Station.
1769	Wardlaw, Thos. D.	Geigy Aniline & Extract Co.	Manager	23 Scott St.
4615	Wark, George D.	Office Specialty Mfg. Co.	Office Furniture	Newmarket, Ont.
654	Warren, C. D.		Capitalist	1220 Traders Bank Bldg.
3935	Warren, Walter	Central Electric Supply Co., Ltd.	Electrical Supplies	36 Adelaide St. West.
655	Warren, W. A.	Warren Bros. & Co., Ltd.	Wholesale Grocers	579 Queen St. West.
97	Warwick, Geo. R.	Warwick Bros. & Rutter, Ltd.	Whol. Stationers, Printers & Bookbinders	401 King St. West.
3938	Watson, F. J.	Eby-Blain, Ltd.	Wholesale Grocers	447 Manning Ave.
1657	Watson, G. F.	E. & S. Currie Co., Ltd.	Neckwear Mfrs	64 Wellington St. West.
5164	Watson, J. G.	Watson & Haig, Ltd.	Financial & Shipping Agents.	64 Wellington St. West.
1572	Watson, Jas. P.	E. & S. Currie Co., Ltd.	Neckwear Mfrs	64 Wellington St. West.
1140	Watson, T. H.	Spanish River Pulp & Paper Mills, Ltd.	Paper Manufacturers	251 St. George St.
3939	Watson, W. G.	Toronto Gen. Trusts Corp.	Assistant General Manager	Bay and Melinda Sts.
2194	Watt, Jas.	The Lyman Bros. & Co., Ltd.	Whol. Druggists and Chem.	71-73 Front St. East.
3940	Watt, John			17 Maple Ave.
2537	Watt, J. Lockhart	J. L. Watt & Scott	Importers and Agents	27 Wellington St. East.
910	Watts, C. B.	Dominion Millers' Association.	Secretary & Central Grain Buyer	1801 Royal Bank Bldg.
1173	Watts, Geo. W.	Can. Gen. Electric Co., Ltd.	Mfrs. Electrical Appliances	212 King St. West.
3941	Watts, Herbert L.	H. L. Watts, Ltd.	Children's Outfitters	19 Duncan St.
2712	Weatherston, W. S.	Western Canada Flour Mills Co., Ltd.	Export Department	74 King St. East.
4547	Webb, Ralph H.	Webb Lumber Co., Ltd.		Van Horne & Gladstone Aves.
4812	Webster, J. H. B.	T. Eaton Co., Ltd.	Departmental Store	20 St. Leonard's Ave. Lawrence Park.
2647	Wedd, Ed. K. M.	Can. Gen. Electric Co., Ltd.	Electrical Manufacturers	212 King St. West.
4548	Wedd, John C.	Dominion Bank	Manager	Bloor and Bathurst Sts.
5364	Wegenast, F. W.		Barrister	901 Traders Bank Bldg.
5380	Weir, George	London Guar. & Accident Co., Ltd.	Assistant Manager	Confed. Life Bldg.
2606	Weir, Robert	Pringle & Weir	Insurance Agents	18 Wellington St. East
3955	Welch, Albert	A. Welch & Son	Stove Merchants	304 Queen St. West.
3956	Weller, Wm.	A. Weller & Co., Ltd.	Carpenters, Builders & Contractors	54 Tecumseh St.
3951	Wellington, E. S.	Pelham Nursery Co.	Nurserymen	49 Wellington St. East.
3957	Wellington, F. W.	Stone & Wellington	Nurserymen	49 Wellington St. East.
2196	West, Jos. M.	J. & J. Taylor, Tor. Safe Works	Safe Manufacturers	145-147 Front St. East.
*272	West, Thomas			
4094	West, Thomas	American Express Co.	Transportation	406 Board of Trade Bldg.
2197	West, Wm. N.	J. & J. Taylor, Tor. Safe Works	Safe Manufacturers	145-147 Front St. East.
4777	Weston, J. F.	Imperial Life Assce. Co. of Canada	Managing Director	20 Victoria St.
1306	Westren, Jno.	Dunlop Tire & Rubber Goods Co., Ltd.	Rubber Goods, Bicycles & Carriage Tires	Booth Ave.

No.	Name.	Firm.	Business.	Location.
3960	Wettlaufer, J. L.	Wettlaufer Bros	Concrete Machinery	178 Spadina Ave.
2713	Weyerstall, A.	A. Weyerstall & Co.	Manufacturers Buttons and Embroideries	145 Wellington St. West.
1187	Whaley, E.	Whaley, Royce & Co., Ltd.	Music Pub. and General Musical Merchandise	237 Yonge St.
2833	Wheaton, Chas. F.	Dodge Mfg. Co.	Transmission Machinery	138 Bay St.
2200	Wheeler, Alexander.	Wheeler & Bain	Manufacturers Furnaces	179 King St. East.
4639	Wheler, Edward	Connell Anthracite Mining Co., Ltd.	Coal	Queen St. & Spadina Ave.
5238	Wherry, Robert	Wherry & MacBeth	Barristers	Continental Life Bldg.
2005	White, D. L., Jr.	Playfair & White	Lumber	Midland, Ont.
5165	White, Erle	White Plantations, Ltd.	Grape Fruit	Bartle, Cuba.
3963	White, F. J.			344 Walmer Rd. Hill.
2872	White, Henry	H. White & Co.	Grain Merchants	Shelburne, Ont.
5021	White, Hugh	White Shoe Co.		48 York St.
5022	White, J. P.		Barrister	92 Church St.
3964	White, Murray A.	Burke, Horwood & White	Architects	Ryrie Office Bldg.
4095	White, M. P.	Can. Allis-Chalmers, Ltd.	Electrical Machinery	King and Simcoe Sts.
1626	White, Wm. P.	W. P. White, Ltd.	Smallwares	65 Simcoe St.
5070	Whittemore, A. R.	MacLean Daily Reports, Ltd.		25 Charlotte St.
4269	Whittenberger, H. E.	Grand Trunk Railway	Gen. Supt. Middle Div.	Union Station.
5071	Whyte, Alexander		Manufacturers' Agent	61 Wellington St. West.
587	Wickett, S. R.	Wickett & Craig, Ltd.	Leather Manufacturers	Front and Cypress Sts.
5416	Wickware, R. C.	Lace Goods Co., Ltd.	Fancy Dry Goods	64 Wellington St. West.
4815	Wilcox, E. M.	E. M. Wilcox, Ltd.	Publishers	62 Temperance St.
5229	Wilder, W. E.	Wood, Gundy & Co.	Bond Dealers	C.P.R. Bldg.
1562	Wildman, J. F.	The Office Spec. Mfg. Co., Ltd.	Office Furniture	Newmarket, Ont.
4553	Wilkinson, C. W.	Union Lumber Co.	Vice-President	701 Dom. Bank Bldg.
1583	Wilkinson, J. W.	Dominion S.S. Line	Western Freight Agent	1008 Royal Bank Bldg.
1310	Willard, A. R.			65 Spencer Ave.
3972	Willard, Jas. C.		Merchant Tailor	1655 Dundas St.
968	Williams, A. R.	The A. R. Williams Machine Co.	Machinery Manufacturers	64 Front St. West.
3952	Williams, E. A.	Thiel Detective Service Co. of Canada, Ltd.		513 C.P.R. Bldg.
924	Williams, H. H.	H. H. Williams & Co.	Real Estate	565 Avenue Rd.
5311	Williams, J. A. M.	A. E. Ames & Co.	Bond Dealers	Union Bank Bldg.
4554	Williams, R. S.	R. S. Williams & Sons Co., Ltd.	Musical Instruments	145 Yonge St.
1154	Williams, S. J.	Williams, Greene & Rome Co.	Mfrs. Shirts and Collars	Berlin, Ont.
2608	Williamson, Rutherford		Chartered Accountant and Assignee	86 Adelaide St. East.
2884	Willison, Sir J. S.	"The News"	Editor	107 Bay St.
5408	Willoughby, J. H. C.		Financial Agent	10 Roxborough Drive.
†1361	Wills, Edgar A., J.P.	Sun Life Assce Co. of Canada	Insurance	Canada House, 4 & 5 Norfolk St., Strand, London, W.C., Eng.
5332	Wills, Hamilton B.		Broker	Royal Bank Bldg.
2205	Willson, C. H.	McDonald & Willson, Ltd.	Electric Fixtures & Supplies	12 Queen St. East.
3979	Wilson, Albert E.	Globe Indemnity Co. of Can.	Insurance	206 Lumsden Bldg.
3980	Wilson, A. R.	Andrew Wilson & Co.	Cigar Manufacturers	10 Front St. West.
1580	Wilson, C. C. L.	Ingersoll Packing House	Pork Packers, etc.	Ingersoll, Ont.
3984	Wilson, Geo.	Union Bank of Canada	Manager	Bay and King Sts.
5166	Wilson, Geo. T.	Welch, Margetson & Co., Ltd.	Men's Furnishings	Ogilvie Bldg.
2345	Wilson, Harold	Wilson, Angus & Dewar	Commission Agents	77 York St.
3987	Wilson, Jas.		Grain Merchant	Fergus, Ont.
3988	Wilson, John	Wilson & Paterson	Manufacturers' Agents	64 Wellington St. W.
5381	Wilson, P. Turner	London Guar. & Accident Co., Ltd.		Confed. Life Bldg.
3990	Wilson, S. F.	Wilson Publishing Co., Ltd.	Publishers	73 Adelaide St. West.
1419	Wilson, Wm. A.	N.Y. Central & West Shore Ry.	Gen. Can. Freight Agent	Board of Trade Bldg.
3994	Wiltse, Herbert G.	Niagara, St. Catharines & Toronto Navigation Co., Ltd.	General Agent	Yonge St. Wharf.
2533	Winter, F. W.	Gourlay, Winter & Leeming	Pianos	188 Yonge St.
5026	Winter, L. A.	Manufacturers Life Ins. Co.	Secretary	6 King St. West.
1744	Wise, Frank	Macmillan Co. of Canada, Ltd.	Publishers	70 Bond St.
3996	Wishart, Dr. D. J. Gibb		Surgeon	47 Grosvenor St.
4043	Witchall, John	Witchall & Son	Builders and Contractors	156 St. Helen's Ave.
4617	Withers, C. A.	Dom. of Canada Guarantee & Accident Ins. Co.	General Manager	Traders Bank Bldg.
4929	Wolfe, Geo. T.	The T. Eaton Co., Ltd.	Departmental Store	190 Yonge St.
4559	Wolfenden, H. H.		Insurance Agent	Grimsby, Ont.
2885	Wolverton, J. G.	The Wolverton Milling Co., Ltd.	Flour Mills	Wolverton, Ont.
2209	Wood, D. B.	Wood Milling Co.	Millers and Grain Dealers	Hamilton, Ont.
1426	Wood, D. O.	Allan Steamship Line	Western Freight Agent	95 King St. West.
967	Wood, Edward R.	Central Can. Loan & Savings Co.	Managing Director	26 King St. East.
2648	Wood, Geo. H.	Wood, Gundy & Co.	Bond Dealers	805 C.P.R. Bldg.
965	Wood, James	The Robt. Simpson Co., Ltd.	Departmental Store	31 N. Sherbourne St.
5230	Wood, L. M.	J. & L. M. Wood	Financial Agents	Royal Bank Bldg.
4000	Wood, S. Casey, Jr.	Rowell, Reid, Wood & Wright	Barristers	94 Canada Life Bldg.
5231	Wood, T. C.	J. & L. M. Wood	Financial Agents	Royal Bank Bldg.
5232	Wood, W. A. P.	Canada Life Assurce. Co.	Actuary	46 King St. West.

No.	Name.	Firm.	Business.	Location.
2211	Wood, W. B.	Dominion Flour Mills, Ltd.	Millers	Montreal, Que.
4750	Wood, Wm. Henry	Commercial Acetylene Ry. Light & Signal Co.	Mfg. & Compressing Acetylene Gas	103 Bay St.
2535	Wood, W. Lloyd		Druggist	66 Gerrard St. East.
966	Woodland, Chas. W. I.	Employers' Liability Ass. Corporation, Ltd.	Manager for Canada	Temple Bldg.
4004	Woodland, Fred	Allen Mfg. Co., Ltd.	Ladies' Wear	105 Simcoe St.
4002	Woods, Geo. B.	Continental Life Ins. Co.	Insurance	Continental Life Bldg.
4920	Woods, J. D.	York Knitting Mills, Ltd.		Queen & Crawford Sts.
916	Woods, J. W.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	Bay and Front Sts.
4003	Woods, W. B.			
2214	Worthington, G. R.	The Ontario Rubber Co.	Rubber Goods	44 Yonge St.
2649	Worts, J. G.	Don Valley Paper Co., Ltd.	Vice-Pres. & Gen. Manager	714 Dom. Bank Bldg.
2384	Wright, Alfred	London & Lan. Fire Ins. Co.	President	8 Richmond St. East.
1427	Wright, A. A.	St. Lawrence & Chicago Steam Navigation Co., Ltd.	Vessel Owners	304 Dom. Bank Bldg.
4011	Wright, E. Frank	Bennett & Wright Co., Ltd.	Plumbers	72 Queen St. East.
2873	Wright, Geo.	Geo. Wright & Co.	"Walker House"	Front and York Sts.
*398	Wright, Jos.	The Bennett & Wright Co., Ltd.	Plumbing and Heating	72 Queen St. East.
4012	Wrinch, Warwick	Wrinch, McLaren & Co.	Wholesale Smallware	77 Wellington St. West.
5072	Wyatt, Philip W.		Builder and Contractor	14 Cherry Nook Gardens.
5379	Wylie, Newton	Citizens' Committee of One Hundred	Secretary	1405 C.P.R. Bldg.
5444	Yorke, G. F.	National Typewriter Co., Ltd.	Typewriters & Accessories	78 Victoria St.
4565	Yorston, J. A.	The Robt. Simpson Co., Ltd.	Accountant	160 Yonge St.
2066	Young, Alexander L.	Henry Hope & Sons, Ltd.	Whol. & Retail Hardware	45 King St. West.
5027	Young, Fletcher R.	Universal Wall Paper Co., Ltd.	General Manager	509 Lumsden Bldg.
4018	Young, Melville J.	J. D. Young & Son	Builders and Contractors	835 College St.
4019	Young, McGregor, K.C.	Young & McEvoy	Barristers and Solicitors	828 Traders Bank Bldg.
4564	Young, T. S.	Hugh C. MacLean, Ltd.	Publishers	347 Adelaide St. West.
4023	Zavitz, Richard H.		Machinery and Supplies	Ottawa Bank Bldg., Sudbury, Ont.
1737	Zeidler, Carl		Importer	98 John St.
4024	Ziegler, Dr. O. H.		Dentist	22 College St.
5167	Zimmerman, K. S.	Southam Press, Ltd.	Printers	Duncan & Adelaide Sts.